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STATE OF OREGON

DEPARTMENT OF COMMERCE

FINANCIAL INSTITUTIONS DIVISION

Annual Report

of the

Administrator of Financial Institutions

1985

LAWRENCE W. LESNIAK

Administrator

Salem, Oregon 97310

LETTER OF TRANSMITTAL

To the HONORABLE FRED W. HEARD, DIRECTOR
DEPARTMENT OF COMMERCE

DEAR DIRECTOR HEARD:

I have the honor of submitting to you the Annual Report of the Financial Institutions Division, covering the year ending December 31, 1985. Included in the report are schedules and abstracts pertaining to the operation and condition of all institutions which are under the supervision of the Financial Institutions Division.

Sincerely,

Paul Aronson

Paul D. Aronson, Administrator
Financial Institutions Division

STATE OF OREGON

DEPARTMENT OF COMMERCE

FINANCIAL INSTITUTIONS DIVISION

Salem, Oregon 97310 Telephone 378-4140

LAWRENCE LESNIAK, Administrator
LOIS PAISLEY, Management Assistant
VERNE McKEE, Banking Section Acting Supervisor
CLAIREAN GAIL SMITH, Section Management Assistant
THOMAS HIGASHI, Savings and Loan, Credit Union, and Consumer Finance Section Supervisor
BARBARA PARSONS, Savings and Loan Assistant Supervisor
SHARLYN RAYMENT, Credit Union, Consumer Finance Assistant Supervisor
PHYLLIS CASNER, Section Secretary
PAULA WOLNEZ, Examination Section Manager

Bank Examiners

Loretta Asa
Durran Auld
Cathy Fastabend
Richard Forsythe
John Grabow
Beverly Hanscom
Ronald Hays
Joseph Johannes
Orville Keifer
John Kennedy
An Nguyen
Gordon Nielssen
John O'Leary
John Olson
Edward Simkins
Ronald Sines
Gerald Spellmeyer
Richard Taylor
Leslie Thaler
Roger Thompson
Betty Trueblood

Section Secretaries

Ann Crook
Edith Milbank

Credit Union Examiners

Susan Elliott
Jodee Jackson

Consumer Finance Examiners

Max Lucas
Deane Robertson

Savings Associations Examiner

Barbara Parsons

Data Processing Examiner

Dale Orr

MAUREEN JUHOLA, Internal Operations Section Manager

Keith Boyer ..... Technical Services Manager
James Eckland ..... Business Manager
Troy Howe ..... Programmer
Melvin Knoyle ..... Data Processing Manager
Janet Martin ..... Programmer
Lola Ramey ..... Technical Services Assistant
Pam Warden ..... Section Secretary/Receptionist

STATE OF OREGON

DEPARTMENT OF COMMERCE

FINANCIAL INSTITUTIONS DIVISION

Salem, Oregon 97310 (Tel. 378-4140)

STATE BANKING BOARD

DORIS BOUNDS	Hermiston	Appointed November 17, 1984
STEPHEN K. FOSTER	Portland	Appointed October 11, 1985
KENNETH L. SMITH	Portland	Appointed October 11, 1985
LEONARD A. VanKLEECK	Salem	Appointed October 11, 1985
C. LESLIE WIERSON	Portland	Appointed October 11, 1985

Superintendents of Banks serving since May 25, 1907

Name	*Date of Appointment*	*Date of Resignation*
James Steel	May 25, 1907	May 15, 1910
Will Wright	May 25, 1910	December 1, 1913
S. G. Sargent	December 1, 1913	February 5, 1918
Will H. Bennett	February 11, 1918	December 31, 1920
Frank C. Bramwell	January 1, 1921	September 1, 1927
A. A. Schramm	September 1, 1927	October 1, 1935
Mark Skinner	October 1, 1935	December 1, 1939
A. A. Rogers	December 1, 1939	September 30, 1956
M. A. Case	October 1, 1956	June 30, 1958
J. F. M. Slade	July 1, 1958	June 30, 1970
Melvin Bilyeu (Acting)	July 1, 1970	November 30, 1970
John B. Olin	December 1, 1970	August 31, 1985

Supervisors of Banking Section *

Donald B. Petre	September 3, 1985	December 8, 1985 (Deceased)
Verne McKee (Acting)	December 9, 1985	_____

* **NOTE:** THE BANKING DIVISION WAS DISSOLVED EFFECTIVE JULY 1, 1985.
THE FINANCIAL INSTITUTIONS DIVISION WAS CREATED IN ITS PLACE.

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ANNUAL REPORT

	Banking Fund January 1, 1985	Financial Institutions Fund July 1, 1985	Consolidated January 1, 1985
Beginning Balance	$1,186,670.87	$ 974,714.65	$1,186,670.87
RECEIPTS			
Examination fees:			
Banks and trust companies	815,621.54	619,915.31	1,435,536.85
Licensed lenders	39,446.43	52,925.00	92,371.43
Credit unions	70,951.06	165,704.65	236,655.71
Annual License fees:			
Banks and trust companies	3,546.00	5,840.00	9,404.00
Licensed lenders	316.25	41,725.00	42,041.25
Licensees under Sale of Checks Act	1,350.00	300	1,650.00
Savings and Loans	0.00	125,095.21	125,095.21
Filing fees:			
Banks and trust companies	4,075.00	2,015.00	6,090.00
Credit unions	600.00	10.00	610.00
Savings and Loans		800.00	800.00
Certified copies, seal charges, miscellaneous:			
Receipts and refunds	1,606.50	3,741.39	5,347.89
Total receipts	$ 937,530.78	$1,018,071.56	$1,955,602.34
TOTAL FUNDS AVAILABLE	$2,124,201.65	$1,992,786.21	$3,142,273.21
DISBURSEMENTS			
Personnel costs	$ 813,311.82	$ 939,242.07	$1,752,553.89
Travel, Meals and Lodging	101,444.76	68,491.23	169,935.99
Office supplies	3,696.14	2,583.89	6,280.03
Telephone and telegraph	11,862.83	12,972.22	24,835.05
Postage, freight and express	1,771.66	3,653.91	5,425.57
Printing of publications	3,186.91	11,557.93	14,744.84
Rent	26,807.53	26,866.80	53,674.33
All other expenses	97,281.84	105,745.24	203,027.08
Capital outlays	90,123.51	926.86	91,050.37
Total disbursements	$1,149,487.00	$1,172,040.15	$2,321,527.15
Ending Balance	$ 974,714.65	$ 820,746.06	$ 820,746.06
	* June 30, 1985	Dec. 31, 1985	

* END OF FISCAL YEAR

NOTE: THE BANKING DIVISION WAS DISSOLVED EFFECTIVE JULY 1, 1985.
THE FINANCIAL INSTITUTIONS DIVISION WAS CREATED IN ITS PLACE.

Banking Section

Banks

COMPARATIVE STATEMENT SHOWING THE RESOURCES AND NUMBERS OF BANKS IN THE STATE OF OREGON EACH YEAR SINCE 1909

Year	NUMBER				Total all Banking	RESOURCES	
	State		National			State	National
	Banks	Branches	Banks	Branches			
1909	136		72			$ 61,884,712.94	$ 65,804,246.99
1910	155		77			66,504,581.84	81,013,946.23
1911	169		81			71,167,838.40	82,257,061.49
1912	171		83			73,284,800.45	86,591,699.57
1913	170		86			74,086,277.62	95,376,560.93
1914	175		87			61,963,668.33	95,927,030.54
1915	174		87			62,264,130.25	102,216,996.89
1916	177		84			78,168,336.79	126,197,005.72
1917	178		83			92,427,718.15	149,047,750.88
1918	176		86			108,791,199.47	173,295,057.35
1919	183		89			145,647,301.41	216,248,065.10
1920	191		93			146,142,027.53	206,390,918.48
1921	184		96			119,186,108.81	169,248,750.68
1922	182		99			124,063,353.29	184,480,560.99
1923	179		99			130,603,570.94	196,758,705.14
1924	181		99			129,216,472.72	202,094,859.51
1925	176		99			105,544,633.13	239,680,082.72
1926	168		98			107,271,067.25	235,146,882.40
1927	152		96			109,690,955.47	239,368,855.43
1928	149		94			109,481,333.19	244,672,230.02
1929	140		95			89,888,797.10	259,023,109.82
1930	132		94			81,948,490.24	242,954,059.31
1931	113		85			58,837,342.25	224,857,837.95
1932	85		71			44,587,041.45	198,715,959.92
1933	61		58			31,978,671.61	199,102,398.87
1934	56		54			34,345,273.62	223,201,687.59
1935	55	1	45	36	137	39,478,111.02	247,439,353.97
1936	55	2	39	46	142	46,645,748.53	286,861,379.91
1937	49	2	29	62	142	44,322,720.88	288,585,146.32
1938	49	2	29	62	142	44,781,741.71	298,560,727.25
1939	48	2	28	63	141	47,685,788.26	324,907,071.22
1940	47	3	27	63	140	38,793,363.89	376,501,058.12
1941	47	4	27	63	141	44,590,359.52	460,767,809.99
1942	47	4	26	66	143	64,051,108.38	684,362,551.93
1943	47	4	26	68	145	89,479,847.54	909,018,480.70
1944	47	4	25	67	143	115,972,106.02	1,119,993,125.41
1945	50	4	24	68	146	147,582,032.63	1,397,783,003.87
1946	48	4	24	71	147	160,042,326.04	1,326,216,043.00
1947	50	5	23	74	152	172,101,276.92	1,367,941,714.18
1948	51	7	23	79	160	173,948,667.17	1,319,954,234.73
1949	52	10	21	84	167	175,346,156.28	1,269,966,281.78
1950	52	14	21	86	173	203,773,151.01	1,401,482,864.09
1951	52	16	21	86	175	222,186,537.65	1,477,943,712.64
1952	51	22	20	87	180	266,968,630.82	1,580,005,968.29
1953	51	23	19	91	184	271,651,958.52	1,594,695,870.22
1954	36	12	14	124	186	194,336,594.43	1,823,453,273.88
1955	38	13	14	130	195	213,837,905.50	1,896,878,735.93
1956	41	14	13	135	203	226,316,915.43	1,888,901,756.32
1957	44	18	13	138	213	248,663,686.90	1,829,480,031.36
1958	45	22	12	142	221	297,289,647.73	1,987,179,795.73
1959	43	27	12	151	233	328,068,431.55	2,012,622,665.81
1960	42	34	11	160	247	341,004,253.65	2,036,575,458.90
1961	40	38	11	167	256	370,274,145.38	2,178,579,719.56
1962	40	39	11	173	263	417,681,806.27	2,319,680,666.52
1963	41	43	12	190	286	466,497,744.06	2,434,302,769.28
1964	41	49	12	199	301	510,564,371.93	2,642,990,068.15
1965	40	55	13	209	317	534,165,189.81	2,944,664,066.22
1966	40	56	14	217	327	574,178,024.13	3,102,835,732.84
1967	39	65	13	220	337	653,230,996.89	3,352,165,044.40
1968	40	71	12	236	359	735,769,939.82	3,817,322,827.90
1969	41	80	12	239	372	785,705,359.68	3,885,544,043.99
1970	40	90	11	248	389	920,915,362.61	4,047,976,919.92
1971	39	101	9	257	406	1,081,303,128.09	4,469,711,784.17
1972	38	113	9	267	427	1,335,627,429.94	5,147,993,753.83
1973	39	123	9	281	452	1,551,796,756.76	5,593,900,398.31
1974	42	134	9	285	470	1,751,880,456.62	5,789,849,142.19
1975	41	152	8	298	499	1,961,236,950.86	6,365,134,850.62
1976	42	164	8	307	521	2,242,971,000.00	6,719,243,000.00
1977	49	176	8	316	549	2,734,359,000.00	7,728,988,000.00
1978	59	209	7	316	591	3,738,938,000.00	8,532,345,000.00
1979	75	225	7	325	632	5,124,265,000.00	9,240,878,000.00
1980	81	243	7	337	668	6,862,453,000.00	9,453,705,000.00
1981	85	256	7	349	691	10,338,118,000.00	10,229,503,000.00
1982	88	258	8	354	708	9,151,413,000.00	10,556,742,000.00
1983	79	252	8	355	694	9,149,613,000.00	11,410,863,000.00
1984	71	244	8	361	684	7,834,341,000.00	12,644,175,000.00
1985	65	240	9	370	684	6,409,953,000.00	13,833,809,000.00

1985

ALPHABETICAL LIST OF BANKS AND TRUST COMPANIES

Name of Bank	City	Page
American State Bank	Portland	22
Bank of Astoria	Astoria	14
Bank of Commerce	Milton-Freewater	21
Bank of Corvallis	Corvallis	17
Bank of Eastern Oregon	Arlington	14
Bank of Myrtle Point	Myrtle Point	21
Bank of the Cascades	Bend	15
Bank of Wallowa County	Joseph	20
Bank of Willamette Valley	Dallas	18
Beaver State Bank	Beaverton	15
Benj. Franklin Federal Savings & Loan (Trust Co.)	Portland	61
Benton County Bank	Corvallis	17
Canadian Imperial Bank of Commerce	Portland	22
Canby Union Bank	Canby	15
Capital Trust Company	Portland	22
Centennial Bank	Springfield	30
Central Point State Bank	Central Point	15
Citizens Bank	Corvallis	17
Citizens Valley Bank	Albany	14
Clackamas County Bank	Sandy	30
Colonial Banking Company	Merlin	21
Columbia Community Bank	Hermiston	19
Columbia River Banking Company	The Dalles	30
Columbia Trust Company	Portland	23
Community Bank of Creswell	Creswell	18
Douglas National Bank	Roseburg	44
Family Bank of Commerce	Grants Pass	19
Farmers and Merchants Bank	Forest Grove	19
First Interstate Bank of Oregon, N.A.	Portland	44
First National Bank of McMinnville	McMinnville	44
First National Bank of Oregon	Canby	44
Great Western Bank	Dallas	18
Home Valley Bank	Cave Junction	15
Hood River County Bank	Hood River	20
Inland Empire Bank	Hermiston	19
Jefferson State Bank	Medford	21
Juniper Banking Company	Madras	21
Key Bank of Oregon	Woodburn	31
Lewis & Clark State Bank	Lake Oswego	20
Medford State Bank	Medford	21
Mount Hood Security Bank	Gresham	19
National Security Bank	Newport	44
Newberg State Bank	Newberg	22
Oregon First Bank	Portland	25
Oregon Pacific Banking Co.	Florence	18
Pacific Continental Bank	Eugene	17
Pacific Northwest Trust Company	Portland	25
Pacific Security Bank	Reedsport	28
Pacific State Bank	Lincoln City	20
Pacific Western Bank	Portland	26
Pioneer Trust Company, N.A.	Salem	44
Santiam Valley Bank	Aumsville	15
Security Bank	Coos Bay	16
Service Trust Company	Portland	28
Siuslaw Valley Bank	Florence	18

1985

ALPHABETICAL LIST OF BANKS AND TRUST COMPANIES

Name of Bank	City	Page
South Umpqua State Bank	Roseburg	28
South Valley State Bank	Klamath Falls	20
The Bank of California, N.A.	Portland	44
The Bank of Newport	Newport	22
The Bank of Nova Scotia	Portland	22
The Bank of Tokyo, Ltd.	Portland	22
The Commercial Bank	Salem	29
The Cottage Grove Bank	Cottage Grove	18
The Hongkong and Shanghai Banking Corporation	Portland	23
The Oregon Bank	Portland	23
The Prineville Bank	Prineville	28
The Royal Bank of Canada	Portland	27
Timber Community Bank	Roseburg	29
Tri-County Banking Co.	Junction City	20
Tualatin Valley Bank	Hillsboro	19
United Savings Bank, Mutual	Salem	29
United States National Bank of Oregon	Portland	44
Valley Community Bank	McMinnville	21
Valley National Bank of Oregon	Forest Grove	44
Valley of the Rogue Bank	Rogue River	28
Western Bank	Coos Bay	16
Western Security Bank	Salem	29
Woodburn State Bank	Woodburn	31
Yaquina Bay Bank	Newport	22

DIRECTORY

of

Banks and Trust Companies in the State of Oregon

Under the Jurisdiction of the Financial Institutions Division,

Department of Commerce

* Banks which are subsidiaries of bank holding companies. The holding companies and their subsidiaries are listed on page 38 of this report.

Area Code for Oregon — (503)

CITIZENS VALLEY BANK
Chartered March 19, 1957; Charter No. 331
Head Office,
128 W. Third St., P.O. Box 399
Albany, Oregon 97321
Tel. 926-4221

Rodney B. Tibbatts	President
W. G. Cadmus	Exec. Vice Pres.
Jack Adams	Sr. Vice Pres.
Ronald J. Benek	Sr. Vice Pres./So. Reg. Mgr.
Wanda Davenport	Vice Pres./Operations
William Crocker	Sr. Trust Officer/Mgr.

Albany Branch,
128 W. Third St., P.O. Box 399
Albany, Oregon 97321
Tel. 926-4221

East Albany Branch,
940 E. Pacific Blvd., P.O. Box 629
Albany, Oregon 97321
Tel. 926-4221

South Albany Branch,
1012 - 34th S.E., P.O. Box 806
Albany, Oregon 97321
Tel. 926-4221

Brownsville Branch,
P.O. Box 308
Brownsville, Oregon 97327
Tel. 466-5191

Coburg Branch,
210 E. Pearl
Coburg, Oregon 97401
Tel. 485-4944

Eugene Branch,
899 Pearl, P.O. Box 10328
Eugene, Oregon 97440
Tel. 485-2111

Halsey Branch,
P.O. Box 288
Halsey, Oregon 97348
Tel. 369-2261

Harrisburg Branch,
155 N. 3rd., P.O. Box 245
Harrisburg, Oregon 97446
Tel. 995-6364

Independence Branch,
302 S. Main St., P.O. Box 308
Independence, Oregon 97351
Tel. 838-1466

Jefferson Branch,
P.O. Box 300
Jefferson, Oregon 97352
Tel. 327-2223

Lebanon Branch,
P.O. Box 548
Lebanon, Oregon 97355
Tel. 258-3126

Shedd Branch,
P.O. Box 31
Shedd, Oregon 97377
Tel. 491-3636

Springfield Branch,
310 N. 5th, P.O. Box 676
Springfield, Oregon 97477
Tel. 726-8424

Thurston Village Branch,
5690 Main Street, P.O. Box N
Springfield, Oregon 97477
Tel. 741-1234

Sweet Home Branch,
1199 Tenth Avenue, P.O. Box 547
Sweet Home, Oregon 97386
Tel. 367-5144

Directors

Howard Hickam, Chairman	*Willard McLagan*	*James Richards*
Marvin Coats	*Joe McPherson*	*Orval Thompson*
A. J. Giustina	*John Mahler*	*Rodney B. Tibbatts*
Eugene Hulett	*Robert Mikkelson*	*Rodney Tripp*

BANK OF EASTERN OREGON, ARLINGTON
Chartered February 27, 1945; Charter No. 306
Head Office,
Arlington, Oregon 97812
Tel. 454-2636

Heppner Branch, Main Office
Heppner, Oregon 97836
Tel. 676-9125

G. H . Pierson	Pres./Chief Exec. Officer
Patricia Gentry	Cashier
E. George Koffler	Vice Pres./Manager
James H. Wishart	Vice Pres./Loans

Ione Branch,
Ione, Oregon 97843
Tel. 422-7466

Directors

Howard Bryant, Chairman	*William G. Jaeger*	*G. H. Pierson*
Arthur A. Allen	*R. W. Lindstrom*	*Otto Steinke*
A. David Childs	*Gene Pierce, Director Emeritus*	*Kenneth A. Walters*
L. E. Dick, Jr.		

BANK OF ASTORIA, ASTORIA
Charter November 25, 1968; Charter No. 342
Head Office,
85 West Marine Drive, P.O. Box 28
Astoria, Oregon 97103
Tel. 325-2228

Cheri Savage	Pres./Chief Exec. Officer
Rebecca Fergus	Cashier
Ronald G. Humphries	Vice President

Downtown Branch,
977 Commercial, P.O. Box 28
Astoria, Oregon 97103
Tel. 325-0202

Seaside Branch,
301 Avenue A, P.O. Box 938
Seaside, Oregon 97138
Tel. 738-8445

Directors

Dan Thiel, Chairman	*Jack Kohl*	*Wm. D. Shaw*
Fred Foshaug	*Cheri Savage*	*Albert R. Sorkki*
George Fulton	*Hugh A. Seppa*	*Lawson Stevenson*

SANTIAM VALLEY BANK, AUMSVILLE

Chartered November 23, 1979; Charter No. 386
Head Office,
112 Main Street, P.O. Box 350
Aumsville, Oregon 97325
Tel. 749-1200

Robert C. Bride	Pres. & Chief Exec. Officer
Janet Cole	Cashier
Allen Bloch	Vice President

Mill City Office
300 N.W. Santiam Blvd.
Mill City, Oregon 97360
Tel. 897-2337

Directors

Wallace V. Teuscher, Chairman	*Donald J. Etzel*	*Shirley Keudell*
Robert C. Bride	*Darr L. Goss*	*Jennifer Price*
	Francis Hendricks	

BEAVER STATE BANK, BEAVERTON

Charter May 23, 1980; Charter No. 389
Head Office,
4200 S.W. Watson Ave., P.O. Box 40
Beaverton, Oregon 97075
Tel. 643-7990

C. L. Haugen	Pres./Chief Exec. Officer
John A. Linton	Exec. Vice Pres./Chief Fin. Off.
Richard J. Nelson	Sr. Vice Pres./Loan Admin.

Directors

David W. Hopkins, Chairman	*Richard M. Bates*	*C. L. Haugen*
	Jack Burgess	*Charles L. Knocke*

BANK OF THE CASCADES, BEND

Chartered Sept. 1, 1976; Charter No. 355
Head Office,
1700 N.E. Third Street
Bend, Oregon 97701
Tel. 389-7701

Roger J. Shields	President
Patricia L. Moss	Vice Pres./Cashier

Sisters Branch,
175 Main Street, P.O. Box 520
Sisters, Oregon 97759
Tel. 549-2061

South Country Branch,
61250 S. Hwy. 97
Bend, Oregon 97702
Tel. 388-1040

Sunriver Branch,
Sunriver Country Mall
P.O. Box 4445
Sunriver, Oregon 97702
Tel. 593-8101

Directors

Gary L. Capps, Chairman	*Gary Hoffman*	*L. A. Swarens*
Alden K. Briggs	*Roger J. Shields*	*Jacob M. Wolfe*

CANBY UNION BANK, CANBY

Chartered July 11, 1932; Charter No. 298
Head Office,
150 N.W. Second, P.O. Box 190
Canby, Oregon 97013
Tel. 266-1126

Curtis E. Johnson	President
Gary L. Dennison	Sr. Vice Pres./Chief Exec. Officer
Janet C. Dietz	Sr. Vice President

Directors

David H. Dietz, Chairman	*Gary L. Dennison*	*June Gerber*
	Janet C. Dietz	*Curtis E. Johnson*

HOME VALLEY BANK, CAVE JUNCTION

Chartered August 7, 1980; Charter No. 390
Head Office,
103 S. Kerby Avenue, P.O. Box 129
Cave Junction, Oregon 97523
Tel. 592-4663

Denver E. Huff	President
David L. Kennedy	Vice Pres./Cashier

Directors

Dr. Joseph Meyer, Chairman	*Don F. Gibbs*	*David L. Kennedy*
Raymond L. Frost	*Denver E. Huff*	*Jerry F. Miller*

CENTRAL POINT STATE BANK, CENTRAL POINT

Chartered December 17, 1976; Charter No. 356
Head Office,
475 Pine Street, P.O. Box 3457
Central Point, Oregon 97502
Tel. 664-5511

Thomas W. Pickering	Pres./Chief Exec. Officer
Patricia A. Badger	Vice Pres./Chief Financial Officer
Lloyd Governor	Vice Pres./Chief Lending Officer

Jacksonville Branch,
515 N. Front Street, P.O. Box 850
Jacksonville, Oregon 97530
Tel. 899-8991

Directors

LaRue Smith, Chairman	*Mary K. Knox*	*Allen D. Sterton*
Doreen Brandshaw	*Thomas W. Pickering*	*Dale Van Wey*
Franklin H. Gebhard	*August J. Picollo*	*Eldon A. Vinson*

***SECURITY BANK, COOS BAY**
Chartered August 29, 1919; Charter No. 251
Administrative Office,
170 S. 2nd
Coos Bay, Oregon 97420
Tel. 267-5356

Head Office,
196 S. 2nd
Coos Bay, Oregon 97420
Tel. 267-6611

Chuck Brummel	President
James F. Fleck	Exec. Vice President
Steve Golden	Vice Pres./Cashier

Bandon Branch,
11th & Hwy. 101, P.O. Box 99
Bandon, Oregon 97411
Tel. 347-2401

Bunker Hill Branch,
1100 Hwy. 101 S., P.O. Box 1140
Coos Bay, Oregon 97420
Tel. 269-2311

Coquille Branch,
5th & Central, P.O. Box 70
Coquille, Oregon 97423
Tel. 396-3138

Brookings-Harbor Branch,
P.O. Box 3000G
Harbor, Oregon 97415
Tel. 469-5335

Myrtle Point Branch,
503 Spruce St., P.O. Box 365
Myrtle Point, Oregon 97458
Tel. 572-2412

North Bend Branch,
3451 Broadway, P.O. Box 568
North Bend, Oregon 97459
Tel. 756-2011

Directors

Sam Dement, Chairman	*Ramona Evans*	*Hollis Mast*
Charles D. Brummel	*Jim Fleck*	*W. H. Petre*
Syd Chandler	*Donald Goddard*	*Elton Schroeder*
	Tom Graham	*Harry A. Slack, Jr.*

WESTERN BANK, COOS BAY
Incorporated Dec. 3, 1904; Corporation No. 108
Head Office,
290 S. Fourth St., P.O. Box 1720
Coos Bay, Oregon 97420
Tel. 269-5171

Frank L. Servoss	Pres./Chief Exec. Officer
Richard R. Hieb	Exec. Vice President
Michael L. Sickels	Exec. Vice Pres./Controller
Larry Hess	Sr. Vice President
Joseph W. Lance	Sr. Vice Pres./Regional Credit Administrator
Charles A. Rieb	Sr. Vice Pres./Regional Credit Administrator

Ashland Branch,
243 E. Main St., P.O. Box 1000
Ashland, Oregon 97520
Tel. 482-4321

South Ashland Branch,
2262 Ashland Street, P.O. Box 1016
Ashland, Oregon 97520
Tel. 482-8336

Baker Branch,
2245 Main, P.O. Box 747
Baker, Oregon 97814
Tel. 523-6386

Bandon Branch,
1030 Alabama, P.O. Box 39
Bandon, Oregon 97411
Tel. 347-2441

Bend Branch,
450 N.W. Franklin Ave., P.O. Box 1226
Bend, Oregon 97709
Tel. 382-6050

Pilot Butte Branch,
600 N.E. Greenwood Ave., P.O. Box 670
Bend, Oregon 97709
Tel. 389-8140

South Bend Branch,
61490 S. Hwy. 97, P.O. Box 711
Bend, Oregon 97709
Tel. 388-1044

Brookings Branch,
898 Chetco, P.O. Box W
Brookings, Oregon 97415
Tel. 469-2181

Illinois Valley Branch,
110 N. Redwood Hwy. 199, P.O. Box N
Cave Junction, Oregon 97523
Tel. 592-3126

Clatskanie Branch,
199 E. Nehalem, P.O. Box 187
Clatskanie, Oregon 97016
Tel. 728-2103

Coos Bay Branch,
285 S. Fourth St., P.O. Box 1055
Coos Bay, Oregon 97420
Tel. 269-5171

Empire Branch,
150 S. Wall, P.O. Box 3578
Coos Bay, Oregon 97420
Tel. 888-3261

South Second Street Branch,
990 S. 2nd Street, P.O. Box 1241
Coos Bay, Oregon 97420
Tel. 269-4286

Eagle Point Branch,
133 W. Main, P.O. Box 695
Eagle Point, Oregon 97524
Tel. 826-3555

Florence Branch,
430 Highway 101, P.O. Box 100
Florence, Oregon 97439
Tel. 997-3431

Gold Beach Branch,
120 Sixth, P.O. Box 1018
Gold Beach, Oregon 97444
Tel. 247-6696

Gold Hill Branch
501 2nd Ave., P.O. Box 157
Gold Hill, Oregon 97525
Tel. 855-1535

Klamath Falls Branch,
421 S. 7th, P.O. Box 669
Klamath Falls, Oregon 97601
Tel. 884-3114

Shasta Plaza Branch,
2885 S. Sixth, P.O. Box 1864
Klamath Falls, Oregon 97601
Tel. 882-7704

La Grande Branch,
2202 Wallowa Lake Hwy., P.O. Box 1088
La Grande, Oregon 97850
Tel. 963-7137

Crater Branch,
601 Crater Lake Ave., P.O. Box 1047
Medford, Oregon 97501
Tel. 776-3333

Downtown Medford Branch,
101 E. 8th St., P.O. Box 4370
Medford, Oregon 97501
Tel. 776-3373

North Bend Branch,
Pony Village, P.O. Box 587
North Bend, Oregon 97459
Tel. 756-3171

Treasure Valley Branch,
319 S.W. 4th Avenue, P.O. Box 160
Ontario, Oregon 97914
Tel. 889-9681

Prineville Branch,
550 E. 3rd, P.O. Box 688
Prineville, Oregon 97754
Tel. 447-3821

Redmond Branch,
568 S.W. 5th, P.O. Box 697
Redmond, Oregon 97756
Tel. 548-2123

St. Helens Branch,
20th & Columbia, P.O. Box 978
St. Helens, Oregon 97051
Tel. 397-0696

Scappoose Branch,
S. Columbia Highway, Drawer AB
Scappoose, Oregon 97056
Tel. 543-6353

Shady Cove Branch,
Highway 62, P.O. Box 1295
Shady Cove, Oregon 97539
Tel. 878-2288

Tillamook Branch,
2405 Third Street, P.O. Box 558
Tillamook, Oregon 97141
Tel. 842-5521

Directors

A. W. Sweet, Chairman	*Raymond McNair*	*John Sweet*
George V. Dugan	*Stuart V. McQueen*	*Frank J. Van Dyke*
Lewis Krauss	*Frank L. Servoss*	*Wallace A. White*
	Jack E. Stevens	

***BANK OF CORVALLIS, CORVALLIS**
Chartered January 13, 1982; Charter No. 409
Head Office,
2600 N.W. 9th Street, P.O. Box 1187
Corvallis, Oregon 97339
Tel. 757-2600

Michael E. Drennan	President
Douglas C. Ingalls	Vice Pres.
Linda K. Scouten	Cashier

Directors

Michael E. Drennan	*Carol J. Harman*	*Jean Mater*
Stephen T. Ford	*Sid S. Laswell*	*Robert D. Wilson*

BENTON COUNTY BANK, CORVALLIS
Chartered August 3, 1977; Charter No. 361
Head Office,
200 S.W. Fourth St., P.O. Box 315
Corvallis, Oregon 97333
Tel. 757-8508

Marvin E. McDonald	President/Chief Exec. Officer
Joe A. Malcom	Vice Pres./Cashier
Gerald Stauber	Vice President
C. R. Logan	Vice Pres./Sr. Loan Officer

Directors

Harold Benson, Chairman	*Eric R. Blackledge*	*Mario D. Pastega*
Peter L. Barnhisel	*Vernon L. Boulby*	*Wilmer H. Post*
	Marvin E. McDonald	

CITIZENS BANK, CORVALLIS
Chartered October 1, 1957; Charter No. 333
Main Office,
275 S.W. Third Street, P.O. Box 30
Corvallis, Oregon 97339
Tel. 752-5161

Harris E. Rosendahl	Pres./Chief Exec. Officer
Ray L. Stephenson	Exec. Vice Pres./Cashier
Daniel E. Wybenga	Sr. Vice Pres./Mgr.

Circle Boulevard Office,
978 N.W. Circle Boulevard, P.O. Box 30
Corvallis, Oregon 97339
Tel. 752-5161

University Office,
855 N.W. Kings Boulevard, P.O. Box 30
Corvallis, Oregon 97339
Tel. 752-5161

Philomath Office,
1224 Main Street, P.O. Box 29
Philomath, Oregon 97370
Tel. 929-3228

Directors

Robert C. Wilson, Chairman	*Harris E. Rosendahl*	*Donald E. Johnson, Emeritus*
W. Whitney Ball	*B. Bond Starker*	*John D. Thomas, Emeritus*
James Eickelberg	*Gene N. Thompson*	*Carl J. Weltzin, Emeritus*
Larry C. Hunter	*Rosetta C. Venell*	

*THE COTTAGE GROVE BANK, COTTAGE GROVE

Chartered July 6, 1978; Charter No. 364
Head Office,
625 E. Gibbs Ave., P.O. Box 128
Cottage Grove, Oregon 97424
Tel. 942-9121

Alan R. Monce	President
Richard W. Morss	Vice President
Linda Hunter	Vice Pres./Cashier

Directors

Dr. James Gant, Chairman	*Lynn P. Ferrin*	*Alan R. Monce*
Leonard B. Betz	*Dr. R. Jerome Kasher*	*Roger S. Russell*
	Mrs. Jeryl Lund	*William A. Whiteman*

COMMUNITY BANK OF CRESWELL, CRESWELL

Chartered January 26, 1970; Charter No. 345
Head Office,
265 E. Oregon Ave., P.O. Box 97
Creswell, Oregon 97426
Tel. 895-4511

LeRoy A. Hansen	Pres./Chief Exec. Officer
Patti G. Hansen	Vice President/Cashier
Lynn A. Hufstader	Exec. Vice President

Directors

Robert F. Marquess, Chairman	*LeRoy A. Hansen*	*Henry O. Honer*
Ronald Dersham	*Ronald L. Hanson*	*Calvin C. Taylor*

BANK OF WILLAMETTE VALLEY, DALLAS

Chartered September 15, 1967; Charter No. 340
Head Office,
636 Main Street, P.O. Box 87
Dallas, Oregon 97338
Tel. 623-8311

Lloyd A. Penner	President
Richard C. Kindwall	Exec. Vice President
Darrell C. Simcoe	Cashier

Directors

Alvin J. Adolf	*W. H. Harland*	*Lloyd A. Penner*
John P. Bollman	*R. C. Kindwall*	*Marvin J. Weiser*
E. A. Flaming		

GREAT WESTERN BANK, DALLAS

Chartered November 17, 1983; Charter No. 426
Head Office,
150 W. Ellendale, P.O. Box 710
Dallas, Oregon 97338
Tel. 623-9281

James D. Rupert	Pres./Chief Exec. Officer
Claire Keller	Vice Pres./Cashier

Directors

Donald Bodine, Chairman	*Arthur D. Johnson*	*James D. Rupert*
Robert Fitzgerald	*Andrew Lalack, Jr.*	*Evelyn C. Smith*
Kenneth Gardner	*R. A. Regier*	*Ronald Wilson*

PACIFIC CONTINENTAL BANK, EUGENE

Chartered July 24, 1972; Charter No. 347
Head Office,
1450 High Street, P.O. Box 3155
Eugene, Oregon 97403
Tel. 686-8685

J. Bruce Riddle	President
John M. Gyde	Exec. Vice Pres./Loan Admin.
Hal Brown	Cashier

Directors

F. W. Holcomb, Chairman	*Donald A. Bick*	*J. Bruce Riddle*
Robert A. Ballin	*Larry G. Campbell*	*Thomas Schott*
Ward E. Beck	*Robert Holcomb*	*Ronald F. Taylor*
	Kevin G. Murphy	

OREGON PACIFIC BANKING CO., FLORENCE

Chartered December 10, 1979; Charter No. 387
Head Office,
1355 Highway 101, P.O. Box 22000
Florence, Oregon 97439
Tel. 997-7121

Thomas K. Grove	President
David W. Jackson	Sr. Vice Pres./Cashier

Directors

Albert J. Brauer, Chairman	*Thomas K. Grove*	*Robert R. King*
Jack R. Garrison	*R. Gary Hoberg*	*Richard T. Kirby*
	Henry R. Johnson	

SIUSLAW VALLEY BANK, FLORENCE

Chartered December 18, 1963; Charter No. 338
Head Office,
777 Highway 101, P.O. Box 280
Florence, Oregon 97439
Tel. 997-3486

Johan Mehlum	President
Lonnie Iholts	Sr. Vice Pres./Mgr.
Margaret Lessor	Cashier

Cottage Grove Office,
Gateway & East Main St., P.O. Box 278
Cottage Grove, Oregon 97424
Tel. 942-3331

Mapleton Office,
Highway 26, P.O. Box 96
Mapleton, Orgon 97453
Tel. 268-4462

Pleasant Hill Office,
Highway 58, P.O. Box 639
Pleasant Hill, Oregon 97401
Tel. 726-7211

Directors

Johan Mehlum, Chairman	*William J. Beck*	*Wilbur C. Heath*
	A. L. Ellingson	

FARMERS AND MERCHANTS BANK, FOREST GROVE

Chartered January 1, 1981; Charter No. 395
Main Office:
3010 Pacific Avenue, P.O. Box 766
Forest Grove, Oregon 97116
Tel. 359-4495

Harold E. Andrews	President/Chief Exec. Officer
Greg Lee	Vice Pres./Cashier

Vernonia Branch,
1010 Bridge Street
Vernonia, Oregon 97064
Tel. 429-2265

North Plains Branch,
561 S.W. First Street
North Plains, Oregon 97133
Tel. 647-2245

Directors

Allen C. Louden, Chairman	*Roy Baker*	*Roger Pellow*
	Roland Duyck	*Donald Scott*
Harold E. Andrews	*Wilfred Holce*	*Frank Vanderzanden*

FAMILY BANK OF COMMERCE, GRANTS PASS

Chartered November 28, 1977; Charter No. 363
Head Office,
100 N.E. Midland, P.O. Box 771
Grants Pass, Oregon 97526
Tel. 476-1401

Dorian F. Corliss	Chief Exec. Officer
William Haden	President/Loan Administration

Directors

Philip R. Killian, Chairman	*Dorian F. Corliss*	*Louis F. Schultz, Jr.*
	William A. Haden	*J. Steven Welch*
Richard S. Bartle	*Andrew C. Jensen*	

MOUNT HOOD SECURITY BANK, GRESHAM

Chartered February 8, 1978; Charter No. 365
Head Office,
200 E. Powell, P.O. Box 529
Gresham, Oregon 97030
Tel. 667-6555

Bruce G. Bryant	Pres./Chief Exec. Officer
George James	Vice President
Ron Shoemake	Vice Pres./Cashier

242nd & Stark Branch,
24150 S.E. Stark
Gresham, Oregon 97030
Tel. 661-5200

Directors

J. Frank Schmidt, Jr., Chairman	*Ray E. Crites*	*Gary M. Moller*
	K. Milton Erickson	*Neil A. Riegelmann*
Dean Bredenkamp	*Dave Hansen*	*John Tragis*
Bruce G. Bryant	*Adolf Hertrich*	

COLUMBIA COMMUNITY BANK, HERMISTON

Chartered May 18, 1979; Charter No. 376
Head Office,
Highway 395, Hermiston Plaza, P.O. Box 827
Hermiston, Oregon 97838
Tel. 567-1890

David J. Lawson	Pres./Interim Chief Exec. Officer

Directors

Mervin Leonard, Chairman	*David J. Lawson*	*Dennis B. Logan*

INLAND EMPIRE BANK, HERMISTON

Chartered February 16, 1948; Charter No. 314
Head Office,
101 E. Main Street, P.O. Box 1170
Hermiston, Oregon 97838
Tel. 567-2291

Roger S. Bounds	President
J. G. Foster, Jr.	Exec. Vice President
Doris S. Bounds	Sr. Vice President
Ernest B. Loomis	Vice Pres./Cashier

Boardman Branch,
240 N. Main St., P.O. Box 230
Boardman, Oregon 97818
Tel. 48149201

Pendleton Branch,
125 S.E. Court Ave.
Pendleton, Oregon 97801
Tel. 276-4111

Stanfield Branch,
100 S. Main, P.O. Box 690
Stanfield, Oregon 97875
Tel. 449-3827

Umatilla Branch,
6th & G Streets, P.O. Box 611
Umatilla, Oregon 97882
Tel. 922-5522

Directors

Doris S. Bounds, Chairman	*J. G. Foster, Jr.*	*John F. Walchli*
	Richard A. Koch, MD	*William H. Wright*
Roger S. Bounds	*Richard Nuttbrock*	

TUALATIN VALLEY BANK, HILLSBORO

Chartered July 17, 1978; Charter No. 367
Head Office,
626 S.E. Baseline, P.O. Box 219
Hillsboro, Oregon 97123
Tel. 640-2673

Ronald Richter	Chief Exec. Officer
Raymond L. Meltebeke	President

Directors

Raymond L. Meltebeke, Chairman	*Roger D. Cowart*	*Ronald Richter*
	Dianna L. Derksen	*Dean H. Woodring*

***HOOD RIVER COUNTY BANK, HOOD RIVER**
Chartered September 12, 1972; Charter No. 348
Head Office,
408 Oak St., P.O. Box 541
Hood River, Oregon 97031
Tel. 386-4600

Roy D. Lewis — President

Directors

William D. Pattison, Chairman	*Harley Horn*	*R. A. Nafsinger*
James Atkinson	*W. David Jensen*	*James M. Struck*
Lynn Beier	*Roy D. Lewis*	*R. Thomas Yasui*

BANK OF WALLOWA COUNTY, JOSEPH
Chartered May 25, 1955; Charter No. 323
Head Office,
P.O. Box X
Joseph, Oregon 97846
Tel. 432-9050

Douglas C. Lukens — President
Phyllis Lovell — Vice Pres./Manager

Enterprise Branch,
300 N.W. First, P.O. Box 399
Enterprise, Oregon 97828
Tel. 426-4511

Directors

D. C. Lukens, Chairman	*Dorothy Justice*	*L. M. Ricker*
S. J. Farris	*Floyd Kennedy*	*Don Swart*
	Harold Klages	*Steve Wolfe*

TRI-COUNTY BANKING CO., JUNCTION CITY
Chartered January 22, 1979; Charter No. 374
Head Office,
955 Ivy Street
Junction City, Oregon 97448
Tel. 998-8734

Herman Bradley — President/Chief Exec. Officer
Rita Jost — Cashier
Robert Bonfoey — Exec. Vice President

Applegate Branch,
88345 Territorial Road
Veneta, Oregon 97487
Tel. 935-4141

Directors

Jack Gibson, Chairman	*Herman Bradley*	*Frank Knox*
Bert Babb	*Jean Horning*	*Brochner Mikkelsen*
Robert D. Bonfoey	*Ralph Hull*	*Jean Nixon*

SOUTH VALLEY STATE BANK, KLAMATH FALLS
Chartered January 6, 1977; Charter No. 357
Head Office,
5215 S. Sixth Street, P.O. Box 5210
Klamath Falls, Oregon 97603
Tel. 883-3366

Allan L. Craigmiles — President
Norma Wilkins — Vice Pres./Cashier

Main Street Branch
801 Main Street
Klamath Falls, Oregon 97601
Tel. 882-3281

Directors

Edward J. White, Chairman	*Allan L. Craigmiles*	*Richard L. Wendt*
	Gary Florence	*Roderick C. Wendt*

LEWIS & CLARK STATE BANK, LAKE OSWEGO
(Lewis & Clark Bank)
Chartered September 2, 1976; Charter No. 354
Administrative Office,
8305 SE. Monterey Avenue
P.O. Box 66688
Portland, Oregon 97266
Tel. 652-2991

Michael R. Harrington — President
Charles R. Dustin — Sr. Vice Pres./Cashier

Head Office,
16099 SW. Lower Boones Ferry Rd.
P.O. Box 1569
Lake Oswego, Oregon 97034
Tel. 635-6671

Richard Woolley — Sr. Vice Pres./Credit Adm'r.

Downtown Lake Oswego Office,
25 S. State Street
Lake Oswego, Oregon 97034
Tel. 635-9262

Clackamas Center Office,
8305 SE. Monterey Avenue
P.O. Box 66688
Portland, Oregon 97266
Tel. 652-2991

Directors

Robert D. Randall, Chairman	*Grant Anderson*	*Richard McCall*
Cheryl Ables	*James L. Glodt*	*Joe Pai*

***PACIFIC STATE BANK, LINCOLN CITY**
Chartered January 20, 1982; Charter No. 411
Head Office,
928 SW Fifth Street, P.O. Box 250
Lincoln City, Oregon 97367
Tel. 994-9155

Steven C. Mapel — President
William A. Anderson — Vice Pres./Cashier
James P. McGinnis — Vice Pres./Sr. Loan Officer

Depoe Bay Branch,
488 NE Highway 101, P.O. Box 157
Depoe Bay, Oregon 97341
Tel. 765-2347

Newport Branch,
1049 North Coast Highway, P.O. Box 1210
Newport, Oregon 97365
Tel. 265-3265

Directors

John B. Clark	*Steven C. Mapel*	*Roger A. Sprague*
Jack Garrison	*Victor G. Miller*	*Charles R. Walker*
William P. Hackworth	*Kenneth L. Morgan, Jr.*	

JUNIPER BANKING COMPANY, MADRAS

Chartered November 30, 1978; Charter No. 381

Head Office,
810 Fourth Street, P.O. Box O
Madras, Oregon 97741
Tel. 475-7221

Errol H. Schnider	Pres./Chief Exec. Officer
Lark E. Wysham	Cashier
Rudy Younger	Vice Pres./Loan Adm'r.

Directors

Owen Larkin, Chairman	*Paul N. Barnes*	*Errol Schnider*
Dan Aitken	*Paul Lindgren*	*Gordon Stewart*

VALLEY COMMUNITY BANK, McMINNVILLE

Chartered December 30, 1981; Charter No. 407

Head Office,
723 N. Baker, P.O. Box 807
McMinnville, Oregon 97128
Tel. 472-0534

Richard E. Russell	Pres./Chief Exec. Officer
Robert C. Rhoads	Vice President
Cassandra J. Clemens	Cashier

Directors

Roba Rathkey, Chairman	*Daniel O. Corrigan*	*Olen D. Porter*
Norm Bernards	*Jules Drabkin*	*Gary A. Rueter*
Forrest C. Blodgett	*Norris Heinbuch*	*Richard E. Russell*
	Raymond C. Kauer	*Harold B. White*

JEFFERSON STATE BANK, MEDFORD

Chartered August 9, 1978; Charter No. 366

Head Office,
1320 East McAndrews
Medford, Oregon 97504
Tel. 773-5333

Michael B. Neyt	President
Richard D. Larson	Vice Pres./Cashier
Warner "Skip" Fabian	Vice President
James G. Wegs	Vice President

Stewart Avenue Branch,
809 Stewart Avenue
Medford, Oregon 97501
Tel. 779-9292

Directors

John A. Duke, Chairman	*D. L. (Ab) Gressett*	*Robert Jacobson*
Warner "Skip" Fabian	*John Hilts*	*Michael B. Neyt*

MEDFORD STATE BANK, MEDFORD

Chartered July 31, 1979; Charter No. 383

Head Office,
220 E. 10th Street, P.O. Box 4400
Medford, Oregon 97501
Tel. 773-6661

Cecil R. Monroe	President
Paul O. Forkner	Vice President
Robert D. Bock	Vice Pres./Cashier

Directors

James Coleman, Chairman	*Lawrence S. Horton*	*Cecil R. Monroe*
Douglas F. Gordenier	*James E. Hudson*	*Ed R. Setzler*
	Jack L. Koken	

COLONIAL BANKING COMPANY, MERLIN

Chartered December 15, 1978; Charter No. 372

Head Office,
3600 Merlin-Galice Road, P.O. Box 710
Merlin, Oregon 97532
Tel. 476-1776

Richard L. Boden	President/CEO
Clifford M. Kuhlman	Exec. Vice Pres./Cashier
William E. Bower	Vice Pres./Loan Administrator
Arthur B. Mills	Vice President

South Grants Pass Branch,
1670 Williams Highway, P.O. Box 971
Grants Pass, Oregon 97526
Tel. 479-1776

Rogue River Branch,
8991 Rogue River Highway, P.O. Box 619
Rogue River, Oregon 97537
Tel. 582-1776

Directors

Howard C. Wagner, Chairman	*Josephine R. Hull*	*Jerry S. Lausmann*
Richard L. Boden	*Richard T. Hosley*	*Rex L. Titus*
	Robert T. Kirkwood	*Stuart W. Watson*

BANK OF COMMERCE, MILTON-FREEWATER

Chartered April 26, 1945; Charter No. 307

Head Office,
13 NE. 5th Street, P.O. Box 50
Milton-Freewater, Oregon 97862
Tel. 938-5544

John L. Yantis, Jr.	Chief Exec. Officer
R. L. Tomlinson	President
Merl G. Odman	Vice Pres./Cashier

Weston Branch,
Main & Franklin Street, P.O. Box 547
Weston, Oregon 97886
Tel. 566-3512

Directors

John L. Yantis, Jr., Chairman	*Robert C. Brinker*	*R. M. Steadman*
	Gilbert Olinger	*R. L. Tomlinson*

BANK OF MYRTLE POINT, MYRTLE POINT

Chartered March 31, 1972; Charter No. 346

Head Office,
320 Eighth Street, P.O. Box 607
Myrtle Point, Oregon 97458
Tel. 572-5202

Ben E. Nichols	President
Melvin E. Zumwalt	Vice Pres./Cashier

Directors

Murl W. Laird, Chairman	*Jean D. Coffman*	*Robert G. Hogan*
Margaret Acheson	*Glenn Gulstrom*	*Ben E. Nichols*

NEWBERG STATE BANK, NEWBERG
Chartered March 17, 1981; Charter No. 399
Head Office,
1815 Portland Rd., P.O. Box 850
Newberg, Oregon 97132
Tel. 538-1318

William V. Humphreys	President/Chief Exec. Officer
John Brittain	Vice Pres./Loans
Mary Quade Dieter	Vice Pres./Operations

Friendsview Manor Branch
1301 E. Sulton Street
Newberg, Oregon 97132
Tel. 538-3144 ext. 277

Directors

Charles C. Caffall, Chairman	*Bruce D. Dixon*	*Stanley D. Kern*
Robert L. Benham	*William V. Humphreys*	*Ben Mitchell*
Maurice Chandler	*Robert Hurford*	*Norman Parker*

***THE BANK OF NEWPORT, NEWPORT**
Chartered March 4, 1925; Charter No. 284
Head Office,
506 S.W. Coast Hwy., P.O. Box 7
Newport, Oregon 97365
Tel. 265-6666

Marvin R. Vernon	Pres./Chief Exec. Officer
Howard A. Petersen	Sr. Vice President/Loan Admin.
Fred Postlewait	Vice President/Cashier
Dale Currier	Ass't Vice Pres./Manager

Newport North Branch,
2350 N. Coast Hwy., P.O. Box 1670
Newport, Oregon 97365
Tel. 265-6691

South Lincoln Branch,
443 Highway 34, P.O. Box A
Waldport, Oregon 97394
Tel. 563-3273

Directors

Phillip Gene Bateman, Chairman	*Dale M. Hermann*	*Dr. Erling Oksenholt*
Stanley M. Green	*Cheryl Martinson*	*Marvin R. Vernon*
	Marvin B. Noble	

YAQUINA BAY BANK, NEWPORT
Chartered January 16, 1981; Charter No. 396
Head Office,
400 East Olive, P.O. Box 1770
Newport, Oregon 97365
Tel. 265-9422

Don L. Barth	President
John E. Burrell, III	Exec. Vice President
Larry Hartsel	Vice President
Jay Lockett	Cashier

Directors

Thomas O. Branford, Chairman	*R. Barry Fisher*	*Tom Luther*
Don L. Barth	*Wilburn Hall**	*James Vickers*
John Brenneman	*Robert Jacobson**	*Donald H. Williams*
Alan Brown	*Delmar Jepson*	*Ernest Yeck, Jr.*

**Advisory Directors*

AMERICAN STATE BANK, PORTLAND
Chartered July 31, 1969; Charter No. 344
Head Office,
2737 N.E. Union Avenue
Portland, Oregon 97212
Tel. 282-2216

Venerable F. Booker	President
Alan Barto	Vice Pres./Secretary
Neal A. Curry	Cashier

2nd & Yamhill Branch,
204 S.W. Yamhill Street
Portland, Oregon 97204
Tel. 241-1937

Directors

Venerable F. Booker, Chairman	*C. F. Eastabrooks*	*Curtis Williams*
	Booker T. Lewis, Jr.	*Silas Williams*

THE BANK OF NOVA SCOTIA, PORTLAND
Authorized October 16, 1978;
Certificate of Authority No. 230
Portland Branch,
56 S.W. Salmon Street
Portland, Oregon 97204
Tel. 222-4396

Michael Brown	Manager
Mrs. J. E. Jolliffe	Assistant Manager
L. W. Ritchie	Asst. Mgr./Representative

THE BANK OF TOKYO, LTD., PORTLAND
Authorized October 8, 1965; Certif. of Authority No. 75
Portland Branch,
411 S.W. Sixth Avenue
Portland, Oregon 97204
Tel. 222-3661

Teruo Kuzumaki	General Manager
Sadami Kubota	Deputy General Manager
Akio Funaki	Manager/Loan Dept.
Noriyoshi Uchida	Mgr./Acctg. & Admin. Dept.
Haruyasu Nomura	Manager/International Dept.
Penecia Ann Crisman	Manager/Operation Dept.
L. Randolph Todd	Manager/Domestic Loan Dept.

CANADIAN IMPERIAL BANK OF COMMERCE, PORTLAND
Declaration July 1, 1903; Corporation No. 179
Fifth & Oak Branch,
315 S.W. Fifth Avenue, P.O. Box 69
Portland, Oregon 97207
Tel. 242-9249

Brian D. G. Jones	Manager
Deryck I. Wager	Manager/Operations

CAPITAL TRUST COMPANY, PORTLAND
Authorized November 30, 1906
Head Office,
4380 SW Macadam, Suite 450
Portland, Oregon 97201
Tel. 228-2300

Ralph C. Rittenour, Jr.	President/Trust Officer
Carol A. Ream	Vice Pres./Trust Officer

Directors

Ralph C. Rittenour, Jr.	*Patrick R. Prendergast*	*Charles J. Swindells*

COLUMBIA TRUST COMPANY, PORTLAND
Authorized June 30, 1980
Head Office,
1301 S.W. Fifth Ave., P.O. Box 1350
Portland, Oregon 97207
Tel. 222-3600

J. Jerry Inskeep, Jr.	Chief Exec. Officer
James F. Rippey	President
Steven D. McShatko	Cashier

Directors
J. Jerry Inskeep, Jr., Chairman — *Wayne R. Ericksen* — *George L. Hanseth* — *John A. Kemp* — *James F. Rippey* — *Albert D. Corrado*

THE HONGKONG AND SHANGHAI BANKING CORPORATION, PORTLAND
Authorized Sept. 24, 1980; Cert. of Authority No. 293
Portland Branch,
300 S.W. Sixth Avenue, P.O. Box 40208
Portland, Oregon 97204
Tel. 242-1199

L. J. Lewis	Vice Pres./Manager
P. O. Melleberg	Asst. Vice Pres./Deputy Manager
A. de la Sceaux	Import/Export Manager

***THE OREGON BANK, PORTLAND**
Chartered March 21, 1958; Charter No. 335
Head Office,
1001 S.W. Fifth Avenue, P.O. Box 3066
Portland, Oregon 97208
Tel. 222-7777

Francis J. O'Connor	President/Chief Exec. Officer
Paul F. Oldshue	Executive Vice President
Richard C. Williamson	Executive Vice President
Wallace W. Child	Senior Vice President
Michael R. Empey	Senior Vice President
Thomas B. Fuller, Jr.	Senior Vice President
Larry R. Gilpin	Senior Vice President
Phill Guay	Senior Vice President
Edward O'Haymond	Senior Vice President
Thomas E. Kreutner	Senior Vice President
John L. Leahy	Senior Vice President
Alan R. Ludlow	Senior Vice President
Robert L. Mitchell	Senior Vice President
Richard N. Moffitt	Senior Vice President
David H. Olson	Senior Vice President
John M. Petersen	Senior Vice President
Robert T. Platt, III	Senior Vice President
Richard F. Radke	Senior Vice President

Beaverton Mall Branch,
3215 S.W. Cedar Hills Blvd., P.O. Box 708
Beaverton, Oregon 97075
Tel. 644-2104

Murray & Allen Branch,
14400 S.W. Allen Blvd., P.O. Box 249
Beaverton, Oregon 97005
Tel. 641-8975

Valley Plaza Branch,
9450 S.W. Beaverton-Hillsdale Hwy.,
P.O. Box CC
Beaverton, Oregon 97075
Tel. 222-7859

Bend Branch,
1210 East 3rd Street, P.O. Box 5097
Bend, Oregon 97701
Tel. 389-3500

Corvallis Branch,
324 S.W. Third, P.O. Box 1777
Corvallis, Oregon 97339
Tel. 758-2881

Dallas Branch,
791 Main Street, P.O. Box 65
Dallas, Oregon 97338
Tel. 623-8383

Depoe Bay Branch,
541 N.W. Hwy 101, P.O. Box 98
Depoe Bay, Oregon 97341
Tel. 765-2356

10th & Lincoln Branch,
275 W. 10th Ave., P.O. Box 10128
Eugene, Oregon 97440
Tel. 484-5760

29th & Willamette Branch,
2840 Willamette, P.O. Box 5632
Eugene, Oregon 97440
Tel. 485-2580

Beacon Hill Branch,
1000 N.E. "E" St., P.O. Box 1171
Grants Pass, Oregon 97526
Tel. 474-3322

Grants Pass Main Branch,
735 S.E. Sixth, P.O. Box 1171
Grants Pass, Oregon 97526
Tel. 474-3300

Redwood Branch,
1055 Redwood Avenue, P.O. Box 1171
Grants Pass, Oregon 97526
Tel. 474-3333

Gresham Branch,
1500 N.E. Division St., P.O. Box 606
Gresham, Oregon 97030
Tel. 665-5189

Hillsboro Branch,
980 S.E. Oak, P.O. Box 23
Hillsboro, Oregon 97123
Tel. 640-1744

Lake Oswego Branch,
400 4th Street, P.O. Box 130
Lake Oswego, Oregon 97034
Tel. 635-1561

Lake Grove Branch,
16209 S.W. Bryant Road, P.O. Box 1529
Lake Oswego, Oregon 97034
Tel. 635-1425

Lincoln City Branch,
4659 S.W. Highway 101, P.O. Box 2046
Lincoln City, Oregon 97367
Tel. 996-2191

Oceanlake Branch,
1931 N.W. Highway 101, P.O. Box 389
Lincoln City, Oregon 97367
Tel. 994-2161

McMinnville Branch,
1650 N. Highway 99W., P.O. Box 747
McMinnville, Oregon 97128
Tel. 472-9303

Downtown Branch,
222 W. Main Street, P.O. Box 1056
Medford, Oregon 97501
Tel. 772-3384

East Medford Branch,
701 E. Jackson Street, P.O. Box 1114
Medford, Oregon 97501
Tel. 779-1385

Rogue Valley Branch,
1025 Court Street, P.O. Box 1460
Medford, Oregon 97501
Tel. 779-1770

Milton-Freewater Branch,
215 N. Columbia Street, P.O. Box 27
Milton-Freewater, Oregon 97862
Tel. 938-3321

Milwaukie Branch,
10501 S.E. Main, P.O. Box 22167
Milwaukie, Oregon 97222
Tel. 654-3147

Rose Villa Branch,
13505 S.E. River Road
Milwaukie, Oregon 97222
Tel. 652-3000

Oregon City Branch,
1841 Molalla Ave., P.O. Box 311
Oregon City, Oregon 97045
Tel. 656-1681

Pendleton Branch,
157 S. Main Street, P.O. Box 40
Pendleton, Oregon 97801
Tel. 276-2231

Cedar Mill Branch,
12600 N.W. Cornell Road, P.O. Box 25182
Portland, Oregon 97225
Tel. 641-4288

Lloyd Center Branch,
500 N.E. Multnomah Street, P.O. Box 12087
Portland, Oregon 97212
Tel. 222-7688

Ninth & Washington Branch,
820 S.W. Washington, P.O. Box 4447
Portland, Oregon 97208
Tel. 222-7848

N.W. 21st & Davis Branch,
221 N.W. 21st Avenue, P.O. Box 4184
Portland, Oregon 97208
Tel. 222-7824

122nd & Stark Branch,
510 S.E. 122nd Avenue, P.O. Box 16477
Portland, Oregon 97216
Tel. 257-3411

Parkrose Branch,
10120 N.E. Sandy Boulevard, P.O. Box 20068
Portland, Oregon 97220
Tel. 257-3404

Providence Branch,
510 N.E. 49th Avenue
Portland, Oregon 97213
Tel. 243-3976

St. Johns Branch,
7410 North Chicago St., P.O. Box 03188
Portland, Oregon 97203
Tel. 222-7828

20th & Sandy Branch,
2021 N.E. Sandy Boulevard, P.O. Box 13307
Portland, Oregon 97213
Tel. 222-7868

Willamette Center Branch,
121 S.W. Salmon, P.O. Box 1237
Portland, Oregon 97207
Tel. 222-7773

Rainier Branch,
203 A Street, E., P.O. Box R
Rainier, Oregon 97048
Tel. 556-1971

Reedsport Branch,
178 N. 6th Street, P.O. Box 327
Reedsport, Oregon 97467
Tel. 271-2125

Center Street Branch,
737 Center Street N.E., P.O. Box 2342
Salem, Oregon 97308
Tel. 581-4811

Salem Main Branch,
700 Pringle Parkway S.E., P.O. Box 2218
Salem, Oregon 97308
Tel. 399-7415

25th & Mission Street Branch,
2505 Mission St. S.E., P.O. Box 12309
Salem, Oregon 97309
Tel. 585-0471

The Dalles Branch,
115 E. Fourth Street, P.O. Box 461
The Dalles, Oregon 97058
Tel. 298-5585

Tigard Branch,
11999 S.W. Pacific Highway, P.O. Box 23667
Tigard, Oregon 97223
Tel. 620-2151

Troutdale Branch,
141 S.E. Dora
Troutdale, Oregon 97060
Tel. 665-9131

West Linn Branch,
19181 Pacific Highway, P.O. Box 327
West Linn, Oregon 97068
Tel. 635-9248

Willamina Branch,
322 E. Main Street, P.O. Box 658
Willamina, Oregon 97396
Tel. 876-2482

Wilsonville Branch,
29930 S.W. Parkway Avenue, P.O. Box 279
Wilsonville, Oregon 97070
Tel. 682-2611

Yachats Branch,
348 Highway 101, P.O. Box 268
Yachats, Oregon 97498
Tel. 547-3133

Directors

F. J. O'Connor, Chairman	*William J. Frank*	*Henry T. Swigert*
Craig F. Courtemanche	*David R. Hinson*	*William Swindells, Jr.*
Douglas David	*Frank Jungers*	*Ross B. Thompson*
	E. P. Swain, Jr.	

OREGON FIRST BANK, PORTLAND
Charter August 5, 1983; Charter No. 425
Head Office,
234 S.W. Broadway, P.O. Box 2882
Portland, Oregon 97208
Tel. 248-6612

William C. Armstrong	Pres./Chief Executive Officer
Richard D. Williams	Exec. Vice President/Adminis.
Stephen E. Polzin	Exec. Vice Pres./Credit Adminis.
Fred Bergemann	Sr. Vice Pres./Business Banking
Rolland D. Royce	Vice President/Comptroller

Beaverton Branch,
3425 Cedar Hills Blvd., P.O. Box 628, 97075
Beaverton, Oregon 97005
Tel. 646-9616

Beaverton Valley West Branch,
4650 S.W. Griffith Dr., P.O. Box 160, 97075
Beaverton, Oregon 97005
Tel. 641-5354

Eugene Branch,
1201 Oak Street, P.O. Box 1988, 97440
Eugene, Oregon 97401
Tel. 345-2365

Gresham Branch,
825 N.E. Hogan Rd., P.O. Box 526
Gresham, Oregon 97030
Tel. 667-6672

Hillsboro Branch,
1234 W. Baseline St., P.O. Box 666
Hillsboro, Oregon 97123
Tel. 640-1602

Mountain Park Plaza Branch,
11830 S.W. Kerr Parkway, Suite R
Lake Oswego, Oregon 97034
Tel. 245-4475

Milwaukie Branch,
11050 S.E. McLoughlin Blvd., P.O. Box 22365
Milwaukie, Oregon 97222
Tel. 653-0443

Columbia Plaza Branch,
1300 S.W. 6th, P.O. Box 311
Portland, Oregon 97208
Tel. 248-6021

Ione Plaza Branch,
1717 S.W. Park
Portland, Oregon 97201
Tel. 248-6036

Lloyd Branch,
905 N.E. Halsey
Portland, Oregon 97232
Tel. 248-6691

N.E. 122nd & Halsey Branch,
12141 N.E. Halsey
Portland, Oregon 97220
Tel. 248-6030

Salem Branch,
3805 Center St., NE
Salem, Oregon 97301
Tel. 585-6672

Directors

William C. Armstrong, Chairman	*John W. McKinnon*	*Roger L. Pringle*
Charles E. Carlbom	*Daniel E. Nelson*	*James R. Raske*
Stuart A. Hall	*Claris C. Poppert*	*Virgil E. Solso*

PACIFIC NORTHWEST TRUST COMPANY, PORTLAND
Authorized June 24, 1981
Head Office,
101 S.W. Main Street
Suite 1490
Portland, Oregon 97204
Tel. 295-6974

Leroy J. Lundy	President
Janeen S. McAninch	Vice Pres./Secretary

Directors

Gilbert E. Stuart, Chairman	*Merle G. Bryan*	*Leroy J. Lundy*
	Robert H. Colfelt	*Janeen S. McAninch*

***PACIFIC WESTERN BANK, PORTLAND**
Incorporated Dec. 26, 1908; Corporation No. 28
Head Office,
200 Pacwest Center
1211 S.W. 5th Avenue
Portland, Oregon 97204
Tel. 790-7500

Robert Franz	Chief Executive Officer
Stephen Foster	President
Jim Atkinson	Executive Vice President
Dave Abts	Senior Vice President/ Bank Operations Manager
Robert Bolin	Senior Vice President/ Comm. Bkg. Div. Manager
Hal Buttolph	Senior Vice President/ Personnel Director
Robert Fletcher	Sr. Vice President/Commercial Banking Division Manager
Lynn Jones	Senior Vice President/ Investments Manager
Doug Leeding	Senior Vice Pres./Manager
Hall Palmer	Senior Vice President/ Executive Trust Officer
G. P. Paris	Senior Vice President/ Corporate Finance Group
Robert Price	Senior Vice President/ Credit Review Manager
William Savage	Senior Vice President/ Marketing Director
Terry Tracy	Senior Vice President Chief Financial Officer/Cashier

Aloha Branch,
18535 S.W. Tualatin Valley Hwy., P.O. Box "S"
Aloha, Oregon 97006
Tel. 642-2585

Farmington Mall Office,
17455 S.W. Farmington
Aloha, Oregon 97007
Tel. 649-7535

Beaverton Branch,
4735 S.W. Hall Blvd., P.O. Box 2053
Beaverton, Oregon 97075
Tel 641-2250

Progress Plaza Branch,
8625 S.W. Scholls Ferry Rd.
Beaverton, Oregon 97005
Tel. 646-6851

Westgate Office,
3785 S.W. Hall Blvd., P.O. Box 727
Beaverton, Oregon 97075
Tel. 641-3107

Damascus Office,
19830 S.E. Hwy. 212
Clackamas, Oregon 97015
Tel. 658-3125

Estacada Branch,
271 S.W. Broadway, P.O. Box 219
Estacada, Oregon 97023
Tel. 630-3272

Coburg Road Branch,
1380 Coburg Road, P.O. Box 1372
Eugene, Oregon 97440
Tel. 484-3514

18th & Chambers Branch,
1665 W. 18th Street, P.O. Box 2826
Eugene, Oregon 97402
Tel. 484-3521

Emerald Branch,
450 Hwy. 99 N., P.O. Box 2370
Eugene, Oregon 97402
Tel. 484-3566

Eugene Main Office,
975 Oak Street, P.O. Box 1109
Eugene, Oregon 97440
Tel. 484-3475

River Road Branch,
1980 River Road, P.O. Box 2100
Eugene, Oregon 97402
Tel. 484-3535

30th & Hilyard Branch,
2995 Hilyard Street, P.O. Box 5211
Eugene, Oregon 97405
Tel. 484-3526

Gresham Mall Branch,
390 W. Burnside, P.O. Box 808
Gresham, Oregon 97030
Tel. 666-1546

Gresham Branch,
234 N. Main Street
Gresham, Oregon 97030
Tel. 667-3076

Harrisburg Branch,
310 S. Third Street, P.O. Box 245
Harrisburg, Oregon 97446
Tel. 484-3405

Hillsboro Branch,
350 S. First Avenue, P.O. Box 249
Hillsboro, Oregon 97123
Tel. 648-0871

Lake Oswego Office,
256 A Avenue, P.O. Box 549
Lake Oswego, Oregon 97034
Tel. 635-4331

Milwaukie Branch,
10888 S.E. Main St., P.O. Box 22085
Milwaukie, Oregon 97222
Tel. 653-3383

Southgate Branch,
10413 S.E. 82nd Avenue, P.O. Box 22114
Milwaukie, Oregon 97222
Tel. 243-3690

Willamette View Manor Office,
12705 S.E. River Road, P.O. Box 22085
Milwaukie, Oregon 97222
Tel. 653-3338

Oak Grove Branch,
14888 S.E. McLoughlin Blvd., P.O. Box 68209
Oak Grove, Oregon 97268
Tel. 653-3344

Hilltop Office,
1400 S. Molalla Avenue
Oregon City, Oregon 97045
Tel. 657-2222

Oregon City Office,
104—11th Street, P.O. Box 8
Oregon City, Oregon 97045
Tel. 656-5253

Barbur Boulevard Branch,
8420 S.W. 24th, P.O. Box 19177
Portland, Oregon 97219
Tel. 243-3539

East Morrison Branch,
726 S.E. Morrison, P.O. Box 14488
Portland, Oregon 97214
Tel. 230-2660

Gateway Office,
10300 N.E. Weidler, P.O. Box 20266
Portland, Oregon 97220
Tel. 243-3631

Hillsdale Branch,
6335 S.W. Capitol Hwy., P.O. Box 19015
Portland, Oregon 97219
Tel. 243-3661

Lloyd Center Tower Office,
825 N.E. Multnomah
Portland, Oregon 97232
Tel. 243-3599

Multnomah Branch,
3515 S.W. Troy Street, P.O. Box 19035
Portland, Oregon 97219
Tel. 243-3677

Parkside Center Office,
2020 S.W. 4th Avenue
Portland, Oregon 97201
Tel. 790-7725

St. Vincent Office,
9155 S.W. Barnes Road
Portland, Oregon 97225
Tel. 243-3650

Sixth and Alder Branch,
520 S.W. 6th Avenue, P.O. Box 1477
Portland, Oregon 97207
Tel. 790-7715

Sunset Branch,
805 N.W. Murray Road
Portland, Oregon 97229
Tel. 646-9611

200 Market Office,
200 S.W. Market Street
Portland, Oregon 97207
Tel. 790-7721

Lancaster & Market Office,
1565 Lancaster Drive, N.E., P.O. Box 12829
Salem, Oregon 97309
Tel. 362-9380

Springfield Branch,
7th & N. "A" Street, P.O. Box 69
Springfield, Oregon 97477
Tel. 484-3531
LoAnn Hinderlie
Manager

Tigard Branch,
11665 S.W. Pacific Hwy., P.O. Box 23436
Tigard, Oregon 97223
Tel. 639-8657
Barbara Loggins
Manager

West Lane Branch,
88140 Territorial Road, P.O. Box 248
Veneta, Oregon 97487
Tel. 484-3477
Alex Pawlowski
Manager

Directors

Robert W. Franz, Chairman	*Stephen K. Foster*	*Milo G. Renner**
James J. Atkinson	*Fred C. Gast*	*Robert F. Smith*
*R. W. de Weese**	*John Kinsman*	*E. S. Smith*
D. H. Finley	*Roger Meier*	*William E. Tharp*
	Knute M. Quale	

**Advisory Directors*

THE ROYAL BANK OF CANADA, PORTLAND BRANCH
Authorized February 9, 1979; Cert. of Authority No. 257
Head Office,
1515 S.W. 5th, Suite 900
P.O. Box 8099
Portland, Oregon 97207
Tel. 224-2282

C. F. Fletcher	Manager
D. S. Bryson	Sr. Assistant Manager
M. Denton	Branch Admin. Officer

SERVICE TRUST COMPANY, PORTLAND

Authorized June 13, 1979

Head Office,
421 S.W. Sixth Avenue, Suite 1200
Portland, Oregon 97204
Tel. 224-4444

Gary D. Putnam	President
Donald L. Tisdel	Vice President
Anne Dall	Vice President
Richard L. Ferreira	Cashier

Directors

Donald L. Tisdel, Chairman	*Joseph R. Gerber, Jr.*	*Gary D. Putnam*
Richard L. Ferreira	*Harper K. Hamilton, Jr.*	*A. J. Rawlinson*
	Wayne D. Kuni	*James E. Thomas*

THE PRINEVILLE BANK, PRINEVILLE

Chartered November 12, 1980; Charter No. 393

Head Office,
422 North Beaver
Prineville, Oregon 97754
Tel. 447-4105

R. A. Severson	President
Kerry D. Welch	Exec. Vice President

La Pine Branch,
51366 S. Highway 97, P.O. Box 788
La Pine, Oregon 97739
Tel. 536-1746

Christmas Valley Branch,
Christmas Valley Road
Christmas Valley, Oregon 97638
Tel. 576-2118

Directors

C. R. (Bob) Matheny, Chairman	*James E. Garrett*	*Lee Rhoden*
John F. Collins	*Walter E. Haynes*	*R. A. Severson*
James F. Dutchuk	*Elvin Johnson*	*Joseph Stahancyk*
		Walter Winitzky

PACIFIC SECURITY BANK, REEDSPORT

Chartered May 6, 1963; Charter No. 337

Head Office,
1975 Winchester Avenue
Reedsport, Oregon 97467
Tel. 271-2176

Louis Lorenz	President
Wm. V. Humphreys	Vice President
Terry A. King	Vice President
Thomas Tymchuk	Vice President
Christy L. Schafer	Vice Pres./Cashier

Directors

Frank M. Mackenzie, Chairman	*Donald L. Gibbons*	*William Markham*
Leo J. Cary	*Irving G. Johnson*	*Thomas Tymchuk*
Chester Crockett	*Louis Lorenz*	*Dudley C. Walton*

VALLEY OF THE ROGUE BANK, ROGUE RIVER

Chartered May 27, 1968; Charter No. 341

Head Office,
110 Pine St., P.O. Box 1046
Rogue River, Oregon 97537
Tel. 582-3216

R. P. Haberman	President
F. L. "Les" Moore	Sr. Vice Pres./Loan Admin.
Thomas D. Anderson	Sr. Vice Pres./Cashier

Ashland Branch,
250 Pioneer St., P.O. Box 36
Ashland, Oregon 97520
Tel. 482-9611

Fruitdale Branch,
P.O. Box 1970
Grants Pass, Oregon 97526
Tel. 476-1177

Phoenix Branch,
40000 S. Pacific Hwy., P.O. Box 420
Phoenix, Oregon 97535
Tel. 535-3333

Talent Branch,
201 N. Pacific Hwy., P.O. Box 526
Talent, Oregon 97540
Tel. 535-3394

Directors

Harold W. Salter, Chairman	*R. P. Haberman*	*Ford Patterson*
Granvil F. Brittsan	*R. Gene Morris*	*Carleton E. Sandeen*
	Lyndel W. Newbry	*Henry W. Turk*

SOUTH UMPQUA STATE BANK, ROSEBURG

Chartered October 19, 1953; Charter No. 321

Head Office,
Garden Valley Shopping Ctr., P.O. Box 1726
Roseburg, Oregon 97470
Tel. 440-3910

Ronald K. Culbertson	President
Wally Farmer	Sr. Vice President
Monte L. King	Vice Pres./Cashier
Jerry Vaverka	Asst. Vice Pres./Mgr.

Canyonville Branch,
215 S. Main Street
Canyonville, Oregon 97417
Tel. 839-4271

Glendale Branch,
121 W. Pacific
Glendale, Oregon 97442
Tel. 832-2117

Myrtle Creek Branch,
Myrtle Creek, Oregon 97457
Tel. 863-3186

Valley Mall Facility,
1484 Garden Valley Blvd.
Roseburg, Oregon 97470
Tel. 440-3957

Sutherlin Branch,
101 W. Central
Sutherlin, Oregon 97479
Tel. 440-3951

Directors

Milton Herbert, Chairman	*B. E. Hall*	*Mel Joy*
Ronald K. Culbertson	*LeRoy Hanna*	*Lawrence Michaels*
Allyn C. Ford	*Robert G. Hansen*	*C. J. Porter*

***TIMBER COMMUNITY BANK, ROSEBURG**
Chartered September 4, 1979; Charter No. 385
Head Office,
1701 N.W. Garden Valley Blvd.
P.O. Box 1516
Roseburg, Oregon 97470
Tel. 673-0001

Steve Hertel	President/Chief Exec. Officer
Tim Kubli	Vice President/Cashier
Larry Robbins	Vice President/Loan Adm'r.
Ron Smith	Vice President/Branch Manager

Directors

Dave Emmett, Chairman	*Steve Hertel*	*Bob Ragon*
C. Scott Henry	*Everett P. Johnson*	*Hubert E. Totman*
	Donald B. Kruse	*Rick Watkins*

***THE COMMERCIAL BANK, SALEM**
Chartered December 30, 1954; Charter No. 322
Head Office,
301 Church Street, NE., P.O. Box 428
Salem, Oregon 97308
Tel. 399-2900

J. H. Pauls	President
A. L. Faiman	Sr. Vice President
Carolyn Cobb	Sr. Vice President
Edgar B. Martin	Sr. Vice President
Marvin C. Abeene	Sr. Vice Pres./Trust Officer

Molalla Branch,
401 E. Main Street
Molalla, Oregon 97038
Tel. 829-2237

Monmouth Branch,
200 E. Main Street
Monmouth, Oregon 97361
Tel. 838-0601

Newberg Branch,
112 N. College Street
Newberg, Oregon 97123
Tel. 538-3184

East Motor Branch,
510 Lancaster Drive
Salem, Oregon 97309
Tel. 399-2944

Keizer Branch,
4260 River Road N.
Salem, Oregon 97303
Tel. 399-2965

Silverlan Plaza Branch,
3966 Silverton Road N.E.
Salem, Oregon 97303
Tel. 399-3953

South Salem Branch,
3305 Commercial St. S.E.
Salem, Oregon 97302
Tel. 399-2977

West Motor Branch,
699 Wallace Road N.W.
Salem, Oregon 97304
Tel. 399-2957

Silverton Branch,
315 Main Street E.
Silverton, Oregon 97381
Tel. 873-5376

Directors

Lester D. Green, Chairman	*Robert E. Corey*	*E. George Ottum*
Iral D. Barrett	*Lawrence L. Enninga*	*J. H. Pauls*
J. Warren Carkin	*Thomas C. Golden*	*Ralph W. Raines*
Warren W. Cooley	*William B. Loch*	*Forrest A. Weil*
	Robert D. Morrison	

UNITED SAVINGS BANK, MUTUAL, SALEM
Chartered October 16, 1978; Charter No. 2
Head Office,
333 High Street N.E., P.O. Box 868
Salem, Oregon 97308
Tel. 399-5300

Maurice J. Burford	President
Michael L. Allen	Sr. Vice Pres./Cashier
Ernest L. Dunn	Sr. Vice President
Marty E. Townsend	Sr. Vice President

Bend Branch,
Bend Plaza, P.O. Box 951
Bend, Oregon 97709
Tel. 389-2211

Redmond Branch,
617 South 6th, P.O. Box 760
Redmond, Oregon 97756
Tel. 548-4594

Keizer Branch,
4952 River Road N.
Salem, Oregon 97303
Tel. 399-5317

Lancaster Mall Branch,
831 Lancaster Dr. N.E.
Salem, Oregon 97301
Tel. 399-5394

South Salem Branch,
P.O. Box 3461
Salem, Oregon 97302
Tel. 399-5319

Woodburn Branch,
2600 Newberg Highway, P.O. Box 278
Woodburn, Oregon 97071
Tel. 982-9921

Directors

Charles E. Weeber, Chairman	*LeVern C. Bell*	*Hillary J. Etzel*
	Maurice J. Burford	*Robert L. Sautelle*

WESTERN SECURITY BANK, SALEM
Chartered January 18, 1956; Charter No. 328
Head Office,
416 State Street, P.O. Box 2246
Salem, Oregon 97308
Tel. 399-2200

L. A. Van Kleeck	President
Robert E. Flamme	Exec. Vice President
S. Wade Musgraves	Sr. Vice Pres./Cashier
Nate Lowe	Sr. Vice President

Albany Office,
225 S.W. Washington, P.O. Box 219
Albany, Oregon 97321
Tel. 926-6090

Lebanon Office,
75 East Grant
Lebanon, Oregon 97355
Tel. 451-4646

Santiam Valley Office,
609 Main Street, P.O. Box 272
Lyons, Oregon 97358
Tel. 859-2128

Battle Creek Office,
4545 Commercial Street S.E., P.O. Box 2309
Salem, Oregon 97308
Tel. 399-2720

Broadway Branch,
2955 Broadway N.E., P.O. Box 2067
Salem, Oregon 97308
Tel. 399-2265

Candalaria Branch,
2715 Commercial St. S.E., P.O. Box 3286
Salem, Oregon 97302
Tel. 399-2245

Lancaster Office,
750 Lancaster Dr. N.E., P.O. Box 1086
Salem, Oregon 97308
Tel. 399-2214

West Salem Office,
1500 Edgewater N.W., P.O. Box 2165
Salem, Oregon 97308
Tel. 399-2294

Cascade Office,
7760 Third Street, P.O. Box 406
Turner, Oregon 97392
Tel. 743-2113

Directors

James R. Gray, Chairman	*C. L. Grabenhorst*	*Bob L. Smith*
M. C. Boniface	*Malcolm F. Marsh*	*L. A. Van Kleeck*
	J. Frank Morse	*Jerry H. Walling*

CLACKAMAS COUNTY BANK, SANDY
Chartered January 27, 1911; Charter No. 71
Head Office,
P.O. Box 38
Sandy, Oregon 97055
Tel. 668-5501

Fred L. Proctor	President
H. Rex Brittle	Sr. Vice President
Ed Storey	Sr. Vice Pres./Cashier

Boring Office,
28500 S.E. Hwy. 212, P.O. Box 159
Boring, Oregon 97009
Tel. 663-3000

Hoodland Office,
67403 E. Hwy. #26, P.O. Box 185
Welches, Oregon 97067
Tel. 622-3131

Directors

Fred L. Proctor, Chairman	*Rawley Burns*	*James Morgan*
Keith Bowman	*Arnold Moore*	*Randy Proctor*
	George Morgan	

***CENTENNIAL BANK, SPRINGFIELD**
Chartered July 13, 1977; Charter No. 360
Administrative Office,
1377 Mohawk Blvd., P.O. Box W
Springfield, Oregon 97477
Tel. 741-1737

Richard C. Williams	President
Ron R. Peery	Exec. Vice President
Gary L. Stevens	Exec. Vice President
Eric H. Hardin	Sr. Vice President
Michael J. Nysingh	Cashier

Head Office,
1377 Mohawk Blvd., P.O. Box W
Springfield, Oregon 97477
Tel. 726-8111

Valley River Branch,
1141 Valley River Drive
Eugene, Oregon 97401
Tel. 683-3881

West 11th Branch,
3738 W. 11th Ave., P.O. Box 2549
Eugene, Oregon 97402
Tel. 687-0204

McKenzie River Branch,
39333 McKenzie Hwy., P.O. Box 55
Walterville, Oregon 97489
Tel. 726-6661

Directors

Robert L. Newburn, Chairman	*William E. Fitch*	*Herb Person*
Clifton G. Christian	*Cordy Jensen*	*Harry Rubenstein*
Bill J. Combs	*J. Douglas McKay*	*Jean Tate*
	Brian B. Obie	*Richard C. Williams*

COLUMBIA RIVER BANKING COMPANY, THE DALLES
Chartered May 19, 1977; Charter No. 358
Head Office,
316 E. Third, P.O. Box 1030
The Dalles, Oregon 97058
Tel. 298-5194

Terry L. Cochran	Pres./Chief Exec. Officer
Richard J. Croghan	Vice Pres./Cashier

Directors

Robert L. R. Bailey, Chairman	*Richard J. Croghan*	*Stephen D. Martin*
William A. Booth	*Dale D. Elliott*	*W. L. Miller*
Terry L. Cochran	*William L. Hulse*	*Fred Thomsen*

***KEY BANK OF OREGON, WOODBURN**
Incorporated July 20, 1907; Corporation No. 2
Executive Office,
941 N. Pacific Hwy., P.O. Box 606
Woodburn, Oregon 97071
Tel. 981-3411

T. R. Winnowski	Pres./Chief Exec. Officer
John W. Bates	Sr. Vice Pres./Controller
James R. Hay	Sr. Vice President
Robert N. Merrill	Sr. Vice Pres./Sr. Lending Officer
James Schafer	Sr. Vice Pres./Loan Adjustment
Irene Westwood	Sr. Vice Pres./Cashier

Head Office,
941 N. Pacific Hwy., P.O. Box 315
Woodburn, Oregon 97071
Tel. 981-2180

Brooks Branch,
8995 Portland Road N.E., P.O. Box 9278
Brooks, Oregon 97035
Tel. 393-7272

Canby Branch,
200 N.W. 2nd, P.O. Box 610
Canby, Oregon 97013
Tel. 266-2727

Harrisburg Branch,
685 S. 3rd, P.O. Box 225
Harrisburg, Oregon 97446
Tel. 995-8441

Hubbard Branch,
3624 Pacific Highway 99E, P.O. Box 70
Hubbard, Oregon 97032
Tel. 982-7217

King City Office,
15795 S.W. 116th, P.O. Box 230095
King City, Oregon 97224
Tel. 684-1183

North Salem Branch,
4871 Lancaster Dr. N.E., P.O. Box 7137
Salem, Oregon 97303
Tel. 393-8750

Portland Office,
811 S.W. Front Ave., P.O. Box 8338
Portland, Oregon 97207
Tel. 228-2677

St. Paul Branch,
Second and Church Street, P.O. Box 27
St. Paul, Oregon 97137
Tel. 633-4455

Sherwood Branch,
1496 N. Sherwood Boulevard, P.O. Box 671
Sherwood, Oregon 97140
Tel. 625-5571

Silverton Branch,
114 West Main Street, P.O. Box 615
Silverton, Oregon 97381
Tel. 873-6306

Stayton Branch,
848 N. First Street, P.O. Box 280
Stayton, Oregon 97383
Tel. 769-3481

Tualatin Branch,
18650 S.W. Boones Ferry Rd., P.O. Box 802
Tualatin, Oregon 97062
Tel. 692-5150

West Linn Branch,
5597 Hood Street, P.O. Box 17
West Linn, Oregon 97068
Tel. 656-1950

Cascade Branch,
2540 Newberg Highway, P.O. Box 98
Woodburn, Oregon 97071
Tel. 981-2190

Directors

A. G. Espe, Chairman	*Wayne Chambers*	*David B. Smith*
	Dennis W. Elliott	*T. R. Winnowski*

***WOODBURN STATE BANK, WOODBURN**
Chartered July 10, 1979; Charter No. 379
Head Office,
110 S. Pacific Highway, P.O. Box 37
Woodburn, Oregon 97071
Tel. 982-2265

Lanny M. Cutsforth	Pres./Chief Exec. Officer
Lyle F. Sauvageau	Exec. Vice President
Barbara A. Johnson	Sr. Vice Pres./Cashier
Edward J. Everts	Sr. Vice President

Directors

John Weisz, Jr., Chairman	*Ersel Christopherson*	*John F. Hamstreet*
	Verl E. Cochran	*Lyle F. Sauvageau*
Ronald B. Christofferson	*Lanny Cutsforth*	

INCREASES IN CAPITAL STOCK

Name of Bank and Location	*From*	*To*	*Date*
Tualatin Valley Bank, Hillsboro	$307,541	$637,541	February 22, 1985
Great Western Bank, Dallas	637,541	680,000	June 19, 1985
Bank of Myrtle Point, Myrtle Point	275,903	349,435	July 30, 1985
Santiam Valley Bank, Aumsville	200,000	248,000	August 7, 1985
Inland Empire Bank, Hermiston	456,000	524,400	December 10, 1985

DECREASES IN CAPITAL STOCK

Name of Bank and Location	*From*	*To*	*Date*
Santiam Valley Bank, Aumsville	$400,000	$200,000	February 27, 1985

APPLICATIONS FOR AUTHORITY TO ESTABLISH BRANCHES

Applicant	*Branch*	*City*	*Date Filed*	*Action*
Security Bank of Coos County 503 Spruce St. Myrtle Point, OR 97458	Gold Beach Branch (result purchase of assets and certain liabilities of Coast Community Bank, Harbor, 1-11-85)	Gold Beach	Jan. 14, 1985	Approved Jan. 14, 1985
Security Bank of Coos County 503 Spruce St. Myrtle Point, OR 97458	Brookings-Harbor Branch (result purchase of assets and certain liabilities of Coast Community Bank, Harbor, 1-11-85	Harbor	Jan. 14, 1985	Approved Jan. 14, 1985
South Umpqua State Bank	Valley Mall Branch	Roseburg	May 23, 1985	Approved July 22, 1985
South Umpqua State Bank	Sutherlin Branch	Sutherlin	May 23, 1985	Approved July 22, 1985
Newberg State Bank P.O. Box 88 Newberg, Oregon 97132	Friendsview Manor Branch 1301 E. Sulton St. Newberg, Oregon	Newberg	July 3, 1985	Approved Aug. 29, 1985
Timber Community Bank P.O. Box 1516 Roseburg, Oregon 97470	Kelley's Korner Branch Hwy. 99 Roseburg	Roseburg	July 26, 1985	Approved Oct. 8, 1985
Bank of the Cascades P.O. Box 5879 Bend, Oregon 97708	Sisters Branch 175 Main Street	Sisters	Sept. 20, 1985	Approved Oct. 22, 1985
Timber Community Bank	Linus Oakes Branch	Roseburg	Dec. 18, 1985	Pending

BRANCHES AUTHORIZED

Name and Location of Branch	*Parent Bank*	*Cert. No.*	*Authorized*	*Open*
Brookings-Harbor Branch #1 Shopping Center Lane Harbor, Oregon (formerly head office of Coast Community Bank, Harbor)	Security Bank of Coos County Coos Bay	352	Jan. 11, 1985	Jan. 14, 1985
Gold Beach Branch NW Corner 4th & Ellensburg Sts. Gold Beach, Oregon (formerly branch of Coast Community Bank, Harbor)	Security Bank of Coos County Coos Bay	353	Jan. 11, 1985	Jan. 14, 1985
Albany Office 225 S.W. Washington Albany, Oregon (formerly head office of Greater Pacific Bank which merged with and into Western Security Bank)	Western Security Bank Salem	354	Feb. 27, 1985	Mar. 1, 1985
Lebanon Office 75 East Grant Lebanon, Oregon (formerly Lebanon Branch of Greater Pacific Bank)	Western Security Bank Salem	355	Feb. 27, 1985	Mar. 1, 1985
Friendsview Manor Branch 1301 E. Sulton St. Newberg, Oregon	Newberg State Bank	358	Oct. 29, 1985	Oct. 29, 1985
Sutherlin Branch 101 W. Central Sutherlin, Oregon	South Umpqua State Bank Roseburg	356	Nov. 1, 1985	Nov. 1, 1985
Valley Mall Branch 1484 Garden Valley Blvd. Roseburg	South Umpqua State Bank Roseburg	357	Nov. 1, 1985	Nov. 1, 1985

BRANCHES CLOSED

Name and Location of Branch	*Parent Bank*	*Cert. No*	*Date Closed*
Gold Beach Branch Northwest Corner of 4th & Ellensburg Gold Beach, Oregon (Reopened 1/14/85 as branch of Security Bank of Coos County)	Coast Community Bank Harbor (Bank closed by Superintendent)	No. 333	Jan. 11, 1985
Lincoln City Branch 1315 S.W. Highway 101 Lincoln City, Oregon	The Bank of Newport Newport	No. 306	Feb. 28, 1985
North Lombard Office 2620 N. Lombard Portland, Oregon	Pacific Western Bank Portland	No. 299	Feb. 28, 1985
Hermiston-Newport Branch 236 E. Newport Hermiston, Oregon	Inland Empire Bank Hermiston	No. 349	Feb. 15, 1985
Yachats Branch 348 Highway 101, Yachats, Oregon	The Oregon Bank Portland	No. 325	Apr. 9, 1985
Wallowa Branch Wallowa, Oregon 97885	First State Bank of Elgin Elgin	No. 29	April 12, 1985
Beaverton Branch 3425 Cedar Hills Blvd. Beaverton, Oregon	Canadian Imperial Bank of Commerce Portland	No. 190	July 27, 1985
Lloyd Center Branch 905 N.E. Halsey Portland, Oregon	Canadian Imperial Bank of Commerce Portland	No. 214	July 27, 1985
Gold Beach Branch N.W. Corner 4th & Ellensburg Gold Beach, Oregon	Security Bank Coos Bay	No. 353	Aug. 1, 1985
Salem Main Office 360 Commercial Street N.E. Salem, Oregon	Pacific Western Bank Portland	No. 272	Nov. 29, 1985

BANK/BRANCH APPLICATIONS WITHDRAWN

Name & Location of Branch	*Parent Bank*	*Date Withdrawn*
Clackamas Town Center Office S.E. 82nd & Sunnyside Rd., Portland	Pacific Western Bank	May 5, 1985
Umatilla Branch 6th & H Street, Umatilla	Columbia Community Bank	May 19, 1985

BANK BRANCH APPLICATIONS ABANDONED

Name & Location of Branch	*Parent Bank*	*Date Withdrawn*
Tigard Branch S. Tigard & Pacific Highway, Tigard	Oregon First Bank	Feb. 21, 1985

CHANGE OF NAME — CHANGE OF LOCATION
CHANGE OF STATUS

From	*To*	*Effective Date*
Security Bank of Coos County 196 S. 2nd Street Coos Bay, Oregon 97420	Security Bank 196 S. 2nd Street Coos Bay, Oregon 97420	Jan. 29, 1985
Bandon Branch of Security Bank of Coos County 11th & Hwy. 101 Bandon, Oregon 97411	Bandon Branch of Security Bank 11th & Hwy. 101 Bandon, Oregon 97411	Jan. 29, 1985
Bunker Hill Branch of Security Bank of Coos County 1100 Hwy. 101 Coos Bay, Oregon 97420	Bunker Hill Branch of Security Bank 1100 Hwy. 101 Coos Bay, Oregon 97420	Jan. 29, 1985
Coquille Branch of Security Bank of Coos County 5th & Central Coquille, Oregon 97423	Coquille Branch of Security Bank 5th & Central Coquille, Oregon 97423	Jan. 29, 1985
Gold Beach Branch of Security Bank of Coos County N.W. Corner 4th & Ellensburg Sts. Gold Beach, Oregon 97444	Gold Beach Branch of Security Bank N.W. Corner 4th & Ellensburg Sts. Gold Beach, Oregon 97444	Jan. 29, 1985
Brookings-Harbor Branch of Security Bank of Coos County No. 1, Shopping Center Land Harbor, Oregon 97415	Brookings-Harbor Branch of Security Bank No. 1, Shopping Center Lane Harbor, Oregon 97415	Jan. 29, 1985
Myrtle Point Branch of Security Bank of Coos County 503 Spruce Street Myrtle Point, Oregon 97458	Myrtle Point Branch of Security Bank 503 Spruce Street Myrtle Point, Oregon 97458	Jan. 29, 1985
North Bend Branch of Security Bank of Coos County 3451 Broadway North Bend, Oregon 97459	North Bend Branch of Security Bank 3451 Broadway North Bend, Oregon 97459	Jan. 29, 1985
Gresham Mall Shopping Center Branch of Pacific Western Bank 390 W. Burnside St. Gresham, Oregon 97030	Gresham Mall Branch of Pacific Western Bank 390 W. Burnside St. Gresham, Oregon 97030	Mar. 25, 1985
Southwest Sixth and Alder Branch of Pacific Western Bank 520 S.W. 6th Portland, Oregon 97204	Sixth & Alder Branch of Pacific Western Bank 520 S.W. 6th Portland, Oregon 97204	Mar. 25, 1985
Stanfield Branch of Inland Empire Bank 275 N. Main Stanfield, Oregon 97875	Stanfield Branch of Inland Empire Bank 100 S. Main Stanfield, Oregon 97875	Mar. 13, 1985
Circle Boulevard Office of Citizens Bank of Corvallis 978 N.W. Circle Blvd. Corvallis, Oregon 97339	Circle Boulevard Office of Citizens Bank 978 N.W. Circle Blvd. Corvallis, Oregon 97339	Apr. 1, 1985
University Office of Citizens Bank of Corvallis 855 N.W. King Blvd. Corvallis, Oregon 97339	University Office of Citizens Bank 855 N.W. King Blvd. Corvallis, Oregon 97339	Apr. 1, 1985
Citizens Bank of Corvallis 275 S.W. Third St. Corvallis, Oregon 97330	Citizens Bank 275 S.W. Third St. Corvallis, Oregon 97330	Apr. 1, 1985
Philomath Office of Citizens Bank of Corvallis 1224 Main Street Philomath, Oregon 97370	Philomath Office of Citizens Bank 1224 Main Street Philomath, Oregon 97370	Apr. 1, 1985

CHANGE OF NAME — CHANGE OF LOCATION
CHANGE OF STATUS—Continued

From	*To*	*Effective Date*
Pacific Continental Bank 630 13th Avenue E. Eugene, Oregon 97401	Pacific Continental Bank 1450 High Street Eugene, Oregon 97401	June 3, 1985
Beaverton Branch of Oregon First Bank 3600 S.W. Cedar Hills Blvd. Beaverton, Oregon 97005	Beaverton Branch of Oregon First Bank 3425 S.W. Cedar Hills Blvd. Beaverton, Oregon 97005	July 27, 1985
Lloyd Branch of Oregon First Bank 700 N.E. Multnomah St. Portland, Oregon 97232	Lloyd Branch of Oregon First Bank 905 N.E. Halsey Portland, Oregon 97232	July 27, 1985
Western Heritage Federal Savings & Loan P.O. Box 1128 Pendleton, Oregon 97801	The Benj. Franklin Federal Savings & Loan Association, Western Heritage Division P.O. Box 1128 Pendleton, Oregon 97801	Aug. 1, 1985
Bank of Oregon 1175 Mt. Hood Avenue Woodburn, Oregon 97071	Key Bank of Oregon 1175 Mt. Hood Avenue Woodburn, Oregon 97071	Aug. 19, 1985
Key Bank of Oregon 1175 Mt. Hood Avenue Woodburn, Oregon 97071	Key Bank of Oregon 941 Pacific Highway Woodburn, Oregon 97071	Oct. 2, 1985
Capital Trust Company 2300 S.W. First Avenue Portland, Oregon 97201	Capital Trust Company 4380 S.W. Macadam Ave., Suite 450 Portland, Oregon 97201	Oct. 18, 1985

BANKS DISCONTINUING BUSINESS

(Via Merger, Conversion, Closure, or Change of Name)

Name of Bank and Location	*Disposition*	*Date*
Coast Community Bank Harbor	Closed by Superintendent of Banks; FDIC appointed as Receiver. Security Bank of Coos County, Coos Bay, was the successor purchaser of deposit liabilities and certain assets. Head office and branch established as branches of Security Bank of Coos County January 14, 1985.	Jan. 11, 1985
Greater Pacific Bank Albany	Merged with and into Western Security Bank, Salem, Marion County.	Mar. 1, 1985
First State Bank of Elgin Elgin	Closed by Superintendent of Banks; FDIC appointed as Receiver. United States National Bank of Oregon, Portland, was the successor bidder and purchased certain liabilities and assets. Offices to reopen as branches of United States National Bank of Oregon April 15, 1985.	Apr. 12, 1985
Business Banking Corporation Beaverton	Merged with and into Valley National Bank of Oregon, Forest Grove.	Aug. 1, 1985
Bank of Oregon Woodburn	Changed its name to Key Bank of Oregon	Aug. 19, 1985
Bank of Lake Oswego Lake Oswego	Acquired by United States National Bank of Oregon, Portland, and became a branch of that bank.	Oct. 1, 1985
Pioneer Trust Company Salem	Converted to national association and changed name to Pioneer Trust Bank, National Association.	Dec. 20, 1985

REGISTERED BANK HOLDING COMPANIES

Holding Company	*Location*	*Subsidiary Banks*	*Location*
CG Bancorp	Cottage Grove	The Cottage Grove Bank	Cottage Grove
Commercial Bancorp	Salem	The Commercial Bank	Salem
First Interstate Bancorp	Los Angeles	First Interstate Bank of Oregon, N.A.	Portland
Key Bancshares of Alaska, Inc.	Anchorage, AK	Key Bank of Oregon	Woodburn
Moore Financial Group, Inc.	Boise, Idaho	Oregon First Bank	Portland
Northwest Bancorp	Albany	Citizens Valley Bank	Albany
Orbanco, Inc.	Portland	The Oregon Bank	Portland
Pacwest Bancorp	Portland	First National Bank of McMinnville	McMinnville
		Hood River County Bank	Hood River
		Pacific Western Bank	Milwaukie
Security Bank Holding Company	Myrtle Point	Security Bank of Coos County	Myrtle Point
Timber Bancorp	Roseburg	Timber Community Bank	Roseburg
U.S. Bancorp	Portland	First National Bank of Oregon	Canby
		Bank of Corvallis	Corvallis
		Pacific State Bank	Lincoln City
		United States National Bank of Oregon	Portland
United Bancorp	Roseburg	Douglas National Bank	Roseburg
VRB Bancorp	Rogue River	Valley of the Rogue Bank	Rogue River
Valley Community Bancorp	McMinnville	Valley Community Bank	McMinnville
Valley West Bancorp	Springfield	Centennial Bank	Springfield
West Coast Bancorp	Newport	The Bank of Newport	Newport
Western Security Financial Corp.	Salem	Western Security Bank	Salem
Woodburn Bancorp	Woodburn	Woodburn State Bank	Woodburn

FEDERAL RESERVE MEMBER BANKS

Name of Bank	*Location*
Santiam Valley Bank	Aumsville
Home Valley Bank	Cave Junction
Bank of Corvallis	Corvallis
Great Western Bank	Dallas
Oregon Pacific Banking Co.	Florence
Farmers and Merchants Bank	Forest Grove
Tri-County Banking Co.	Junction City
Pacific State Bank	Lincoln City
Valley Community Bank	McMinnville
Jefferson State Bank	Medford
Newberg State Bank	Newberg
Yaquina Bay Bank	Newport
The Prineville Bank	Prineville

CONSOLIDATED REPORTS

of

Condition of All Banks in Oregon

and Five-year Comparative Growth Analysis

Compiled as of

December 31, 1985

CONSOLIDATED REPORT OF REVENUE, EXPENSES AND DISPOSITION OF PROFITS OF STATE COMMERCIAL BANKS (INCLUDING DOMESTIC SUBSIDIARIES) AND FIVE-YEAR COMPARATIVE ANALYSIS

SOURCES AND DISTRIBUTION OF REVENUE	ALL AMOUNTS EXPRESSED IN THOUSANDS OF DOLLARS 1981	1982	1983	1984	1985	% of Change
INTEREST INCOME:						
Real estate loan income	$ 0	$ 0	$ 0	$ 83,677	$ 92,088	10.05
Depository inst. loan income	0	0	0	0	0	0.00
Agriculture and farm loan income	0	0	0	3,423	2,912	−14.93
Credit cards and related plan income	0	0	0	26,195	15,468	−7.98
Other individual loan income	0	0	0	25,013	21,135	−15.50
Installment loan income	0	0	0	8,848	24,105	74.82
Commercial and all other loan income	356,434	354,471	300,594	178,696	162,052	−9.31
Lease financing receivables income	1,336	1,601	1,251	1,229	822	−33.12
Due from depository interest domestic	10,411	5,042	4,846	6,668	7,512	12.66
Due from depository interest foreign	0	0	0	0	0	0.00
Total securities interest and dividends	63,616	71,689	76,029	83,163	80,453	−3.26
Assets in trading accounts interest	0	0	0	174	535	207.47
Fed funds sold and sec. purch. interest	22,935	25,831	20,044	19,672	15,367	−21.88
Total interest income	$454,732	$458,634	$402,764	$436,758	422,449	−3.28
INTEREST EXPENSES:						
Time cert. 100,000 + interest	$101,520	$ 94,303	$ 39,926	$ 34,765	$ 25,238	−27.40
Other deposit interest	153,790	167,324	187,184	222,159	211,474	−4.81
Deposits in foreign offices interest	0	0	0	0	0	0.00
Fed funds purch. and sec. sold expense	32,444	25,751	9,474	12,379	7,554	−38.98
U.S. Tr. and other borrowings interest	1,897	5,320	1,299	2,850	2,652	−6.95
Mortgage and capitalized lease interest	0	0	2,665	1,682	1,324	−21.28
Subordinated notes and deb. interest	3,337	3,173	3,031	3,304	2,959	−10.44
Total interest expense	292,988	295,871	243,579	277,139	251,201	−9.36
Net interest income	$161,744	$162,763	$159,185	$159,619	171,248	7.29
Provision for loan and lease losses	16,943	38,081	33,503	20,419	20,068	−1.72
Provision for allocated transfer risk	0	0	0	0	0	0.00
NON-INTEREST INCOME:						
Income from fiduciary activities	$ 4,383	$ 4,198	$ 4,992	$ 4,079	$ 4,615	13.14
Service charges on deposit accounts	21,225	20,649	23,208	24,503	25,543	4.24
Trading gains (losses), fees fgn. exch.	0	0	0	93	140	50.54
Other foreign transaction gains (losses)	0	0	0	3	19	533.33
Gains (losses), fees trading accounts	0	0	0	483	967	100.21
Other noninterest income	11,034	15,191	17,901	21,332	25,806	20.97
Total noninterest income	$ 36,642	$ 40,038	$ 46,101	$ 50,493	$ 57,090	13.07
NON-INTEREST EXPENSE:						
Salaries and employee benefits	$ 90,576	$ 92,866	$ 90,292	$ 92,444	$ 93,246	.87
Expense of premises and fixed assets	27,779	31,387	32,233	32,064	33,409	4.19
Other noninterest expense	55,775	60,141	62,410	64,665	73,846	14.20
Total noninterest expense	174,130	184,394	184,935	189,173	200,501	5.99
Income (loss) before taxes and extr	7,313	−19,674	−13,152	520	7,769	1,394.04
Applicable income taxes	−5,102	−9,246	−4,941	−527	4,362	927.70
Income (loss) before extr and adj	12,415	−10,428	−8,211	1,047	3,407	225.41
Extraordinary items and adj. gross	20	72	294	472	3,830	711.44
Applicable income taxes	0	0	1	135	0	−100.00
Extraordinary items and adj. net	20	72	293	337	3,830	1,036.50
Net income (loss)	$ 12,435	$−10,356	$ −7,918	$ 1,384	$ 7,237	422.90
Cash dividends/net income	41.51	−48.55	−32.54	236.77	47.09	
Net income/capital	4.76	−4.08	−2.71	0.54	2.75	
Net income/assets	0.32	−.26	−.17	0.03	.17	

Banks not included: United Savings Bank, Mutual
Canadian Imperial Bank of Commerce
The Bank of Nova Scotia
The Bank of Tokyo, Ltd.
The Hongkong and Shanghai Banking Corporation
The Royal Bank of Canada

CONSOLIDATED REPORTS OF CONDITION

Compiled as of December 31, 1985

ASSETS

	STATE BANKS	Cash & Due From Banks 3 & 4	Securities 5 & 11	Federal Funds Sold 6	Loans & Leases Less Unearned Income 7	Loss Reserves 8	Net Loans & Leases 10	Bank Premises Furniture & Fixtures 12	Other Real Estate 13
Albany	Citizens Valley Bank	11,674	52,570	1,600	80,010	941	79,069	5,481	4,048
Arlington	Bank of Eastern Oregon	2,802	3,193	8,800	17,274	356	16,918	640	84
Astoria	Bank of Astoria	3,133	4,150	3,790	26,436	193	26,243	884	25
Aumsville	Santiam Valley Bank	1,291	875	405	6,065	159	5,906	381	55
Beaverton	Beaver State Bank	1,167	395	750	8,338	86	8,252	943	49
Bend	Bank of the Cascades	2,739	7,583	550	14,568	147	14,421	1,018	28
Canby	Canby Union Bank	1,877	5,377	7,100	12,954	105	12,849	634	116
Cave Junction	Home Valley Bank	1,018	1,199	2,300	4,245	45	4,200	429	0
Central Point	Central Point State Bank	1,084	753	0	11,110	180	10,930	552	440
Coos Bay	Security Bank	6,643	11,299	5,135	47,244	601	46,643	3,427	1,422
Coos Bay	Western Bank	21,855	96,728	13,170	151,012	2,207	148,805	9,217	6,781
Corvallis	Benton County Bank	1,219	4,216	1,875	8,416	97	8,319	652	388
Corvallis	Citizens Bank	3,155	22,622	0	34,515	368	34,147	2,234	300
Corvallis	Bank of Corvallis	11,208	1,129	8,000	7,852	87	7,765	968	55
Cottage Grove	The Cottage Grove Bank	831	2,087	1,400	5,858	50	5,808	523	227
Creswell	Community Bank of Creswell	1,929	3,937	1,100	7,775	78	7,697	475	101
Dallas	Bank of Willamette Valley	1,879	4,391	300	8,909	89	8,820	370	90
Dallas	Great Western Bank	945	860	0	1,103	24	1,079	206	0
Eugene	Pacific Continental Bank	1,525	2,170	950	14,525	200	14,325	818	142
Florence	Siuslaw Valley Bank	5,104	13,902	10,675	15,722	137	15,585	688	1,043
Florence	Oregon Pacific Banking Co.	1,595	4,631	750	9,336	104	9,232	893	334
Forest Grove	Farmers and Merchants Bank	1,930	345	1,300	9,692	174	9,518	524	578
Grants Pass	Family Bank of Commerce	1,258	1,089	1,900	10,269	188	10,081	803	50
Gresham	Mount Hood Security Bank	1,481	3,289	0	14,690	142	14,548	1,274	52
Hermiston	Inland Empire Bank	3,818	23,378	1,040	53,601	633	52,968	2,127	1,297
Hermiston	Columbia Community Bank	496	1,436	225	3,607	148	3,459	162	246
Hillsboro	Tualatin Valley Bank	596	508	761	7,039	74	6,965	727	0
Hood River	Hood River County Bank	690	2,255	600	7,373	101	7,272	328	107
Joseph	Bank of Wallowa County	3,834	2,153	1,100	7,266	81	7,185	708	388
Junction City	Tri-County Banking Co.	1,303	2,302	690	6,737	96	6,641	1,001	242
Klamath Falls	South Valley State Bank	1,741	2,405	1,450	16,100	150	15,950	164	516
Lake Oswego	Lewis & Clark State Bank	1,848	462	7,000	22,385	288	22,097	617	1,028
Lincoln City	Pacific State Bank	1,606	9,626	3,900	11,034	86	10,948	1,300	0
Madras	Juniper Banking Company	1,592	1,874	1,500	7,483	105	7,378	548	171
McMinnville	Valley Community Bank	2,006	1,434	650	11,197	160	11,037	849	55
Medford	Jefferson State Bank	11,025	395	0	14,262	241	14,021	910	440
Medford	Medford State Bank	2,576	503	1,200	7,416	80	7,336	1,046	135
Merlin	Colonial Banking Company	1,825	2,900	975	12,057	173	11,884	774	628
Milton-Freewater	Bank of Commerce	2,162	15,025	1,500	25,256	168	25,088	666	30
Myrtle Point	Bank of Myrtle Point	674	3,945	1,250	5,021	53	4,968	152	131
Newberg	Newberg State Bank	1,746	1,149	800	6,547	68	6,479	836	192
Newport	The Bank of Newport	2,765	11,110	2,500	39,505	434	39,071	1,436	949
Newport	Yaquina Bay Bank	4,629	4,078	2,325	9,151	218	8,933	640	140
Portland	The Royal Bank of Canada	2,122	1,304	2,255	624,359	0	624,359	152	0
Portland	The Hongkong and Shanghai Banking Corp.	1,613	0	0	25,944	0	25,944	35	0
Portland	Pacific Western Bank	58,915	138,031	0	396,982	6,056	390,926	13,957	3,875
Portland	American State Bank	1,336	2,749	2,850	5,535	99	5,436	331	397
Portland	The Oregon Bank	117,015	140,841	80,000	624,215	7,374	616,841	19,667	14,674
Portland	Oregon First Bank	28,804	35,156	31,700	167,481	2,310	165,171	5,742	691
Portland	The Bank of Tokyo, Ltd.	7,819	4,740	0	193,055	0	193,055	253	0
Portland	Canadian Imperial Bank of Commerce	4,467	182	0	76,563	0	76,563	528	9,275
Portland	The Bank of Nova Scotia	8,382	0	0	26,083	0	26,083	0	0
Prineville	The Prineville Bank	1,356	2,947	1,105	10,663	98	10,565	803	67
Redmond	Pacific Security Bank	765	13,521	4,500	9,950	44	9,906	339	88
Rogue River	Valley of the Rogue Bank	10,763	7,335	300	28,068	377	27,691	1,583	245
Roseburg	South Umpqua State Bank	8,335	36,301	2,250	29,810	540	29,270	1,286	376
Roseburg	Timber Community Bank	19,430	6,560	250	17,138	176	16,962	958	277
Salem	The Commercial Bank	9,350	60,833	0	86,974	838	86,136	3,891	235
Salem	Western Security Bank	11,478	11,373	2,625	75,818	844	74,974	5,035	995
Salem	United Savings Bank, Mutual	6,449	34,370	12,762	150,890	274	150,616	1,479	1,499

OF ALL STATE BANKS IN OREGON

All amounts expressed in thousands of dollars

			LIABILITIES								
Other Assets 14-17	Total Assets 18	% of Change Year to Date	Noninterest-Bearing Deposits 20 & 23	Interest-Bearing Deposits 21& 24	Federal Funds Purchased 25	Other Liabilities 26-29 & 31	Subordinated Notes & Debentures 30	Capital 33-35	Surplus 36	Undivided Profits 37 & 38	Total Capital 39
2,598	157,040	−2.42	30,977	109,570	672	4,970	0	3,200	6,000	1,651	10,851
565	33,002	−.60	3,138	26,308	0	370	0	750	1,700	736	3,186
859	39,084	27.04	5,668	30,499	0	325	0	1,196	919	477	2,592
270	9,189	−8.57	1,391	7,203	0	64	0	248	277	0	525
396	11,942	6.83	2,298	7,872	0	883	0	866	308	−285	889
497	26,836	26.92	6,909	17,917	0	238	0	500	900	372	1,772
422	28,375	2.08	3,934	23,222	0	157	300	125	725	−88	762
103	9,249	8.16	1,459	6,412	0	80	0	720	278	300	1,298
168	13,927	17.97	2,315	10,317	25	93	0	504	575	98	1,177
1,639	76,207	12.96	10,055	58,473	2,433	1,090	0	1,158	1,667	1,331	4,156
5,952	102,508	−4.74	56,274	227,348	755	5,331	0	4,951	4,801	3,048	12,800
270	16,939	−4.07	2,704	12,554	0	234	0	450	700	297	1,447
987	63,445	−1.50	12,733	44,421	0	1,055	0	1,742	2,258	1,236	5,236
166	29,291	84.38	17,201	9,287	0	118	0	1,000	1,250	435	2,685
195	11,071	7.87	1,279	8,755	0	182	0	500	250	105	855
403	15,642	6.08	2,420	11,670	0	124	150	200	750	328	1,278
282	16,132	1.54	3,475	11,003	0	143	0	150	600	761	1,511
55	3,145	16.27	587	1,398	0	12	0	559	559	30	1,148
238	20,168	11.86	4,936	13,372	0	666	150	327	516	201	1,044
480	47,477	0.50	4,829	37,879	0	506	850	795	1,705	913	3,413
298	17,723	5.60	2,255	13,189	0	159	0	823	844	453	2,120
182	14,377	−7.41	1,285	11,920	0	91	0	644	437	0	1,081
74	15,345	−1.25	3,329	10,604	0	104	0	600	900	−192	1,308
329	20,973	6.55	3,510	14,034	794	568	0	988	692	387	2,067
1,432	86,060	6.68	11,867	66,574	0	2,128	0	524	3,143	1,824	5,491
134	6,158	−29.28	1,137	4,538	0	232	0	500	500	−749	251
177	9,734	−.80	1,704	7,359	0	70	0	680	709	−788	601
188	11,440	0.17	2,802	7,848	0	45	0	210	260	275	745
227	15,585	−7.30	2,225	12,289	0	218	0	427	450	−14	863
220	12,399	0.32	1,591	9,278	0	116	0	700	700	14	1,414
432	22,658	35.15	3,381	17,198	0	476	73	984	409	137	1,530
382	33,434	−1.88	3,234	28,361	0	652	0	704	1,156	673	1,187
383	27,763	22.34	1,628	21,552	0	575	0	2,000	1,868	140	4,008
385	13,448	−.44	2,072	9,259	0	359	0	902	901	−45	1,758
308	16,339	1.47	1,364	13,686	0	141	0	620	620	−92	1,148
432	27,223	−1.26	6,122	19,256	0	172	0	750	750	173	1,673
166	12,962	19.64	3,963	8,183	0	36	0	600	600	420	780
785	19,771	−6.09	3,777	14,214	0	148	0	750	675	207	1,632
892	45,353	6.13	4,574	36,152	0	761	0	300	2,700	866	3,866
162	11,282	NEW	1,088	9,340	0	120	200	349	309	124	534
139	11,341	18.31	2,270	7,962	0	22	0	750	375	−38	1,087
859	58,690	3.06	6,727	48,931	0	481	0	900	1,421	230	2,551
218	20,963	28.25	4,043	15,468	0	174	0	666	605	7	1,278
5,168	635,360	−14.30	1,611	154,917	0	478,832	0	0	0	0	0
172	27,764	228.30	0	5,352	1,385	21,027	0	0	0	0	0
10,586	616,300	0.62	140,098	398,155	29,892	7,275	4,250	6,500	16,832	13,298	36,630
273	13,372	−15.26	4,200	7,045	0	538	0	400	600	589	1,589
58,032	1,047,070	−2.89	179,424	692,386	49,861	60,130	6,000	5,355	49,472	4,442	59,269
7,171	274,435	1.68	20,843	223,217	5,625	1,984	7,500	200	12,800	2,266	15,266
412,439	618,306	−49.52	3,507	589,437	0	25,362	0	0	0	0	0
354,958	445,973	−29.30	4,018	434,369	0	7,586	0	0	0	0	0
283,208	317,673	−59.26	771	271,728	0	45,174	0	0	0	0	0
446	17,289	3.89	2,830	12,440	125	197	0	687	624	396	1,697
484	29,603	7.39	2,956	23,619	0	616	0	407	1,593	412	2,412
618	48,535	1.29	9,585	34,941	0	539	0	1,105	895	1,470	3,470
1,913	79,731	18.45	10,442	62,948	0	1,668	0	235	2,566	1,872	4,673
883	45,320	−.90	4,890	36,591	0	568	0	1,016	1,651	604	3,271
7,201	167,646	4.68	24,297	129,542	0	2,249	0	1,924	5,720	3,914	11,558
3,100	109,580	13.09	21,490	77,273	14	3,015	0	1,213	4,184	2,391	7,788
3,906	211,081	3.04	7,768	185,370	0	10,962	2,581	0	5,503	−1,103	4,400

CONSOLIDATED REPORTS OF CONDITION

Compiled as of December 31, 1985

	STATE BANKS	ASSETS Cash & Due From Banks 3 & 4	Securities 5 & 11	Federal Funds Sold 6	Loans & Leases Less Unearned Income 7	Loss Reserves 8	Net Loans & Leases 10	Bank Premises Furniture & Fixtures 12	Other Real Estate 13
Sandy	Clackamas County Bank	1,746	11,373	1,700	23,910	140	23,770	862	1,380
Springfield	Centennial Bank	5,244	7,715	2,690	40,195	890	39,305	1,186	2,249
The Dalles	Columbia River Banking Company	1,691	3,564	1,300	8,595	149	8,446	367	67
Woodburn	Key Bank of Oregon	8,734	14,772	7,275	74,393	3,203	71,190	1,207	1,452
Woodburn	Woodburn State Bank	692	288	4,750	7,511	91	7,420	84	711
	Total—All State Chartered Banks	452,665	869,683	259,628	3,505,087	33,618	3,471,469	108,860	61,656

CONSOLIDATED REPORTS OF CONDITION OF

Compiled as of

All amounts expressed

	NATIONAL BANKS	ASSETS Cash & Due From Banks 3 & 4	Securities 5 & 11	Federal Funds Sold 6	Loans & Leases Less Unearned Income 7	Loss Reserves 8	Net Loans & Leases 10	Bank Premises Furniture & Fixtures 12	Other Real Estate 13
Canby	First National Bank of Oregon	2,389	3,326	10,100	18,468	233	18,235	823	0
Forest Grove	Valley National Bank of Oregon	5,870	21,188	300	45,455	323	45,132	2,619	957
McMinnville	First National Bank of McMinnville	2,185	18,032	1,337	14,388	370	14,018	480	406
Newport	National Security Bank	2,635	24,201	7,300	28,977	357	28,620	911	399
Portland	The Bank of California, N.A.	186,175	0	0	105,426	0	105,426	0	0
Portland	First Interstate Bank of Oregon, N.A.	646,027	1,021,325	141,810	3,354,024	36,177	3,317,847	84,854	41,076
Portland	United States National Bank of Oregon	562,710	886,625	677,810	4,809,834	47,114	4,762,720	76,320	32,495
Roseburg	Douglas National Bank	5,845	13,980	0	34,675	1,068	33,607	1,147	2,159
Salem	Pioneer Trust Bank, N.A.	3,079	32,392	20,700	19,822	119	19,703	369	97
	Total—National Banks	1,416,915	2,021,069	859,357	8,431,069	85,761	8,345,308	167,523	77,589

GROWTH ANALYSIS									
Five Year Totals—All State Chartered Banks in Oregon	12-31-85	452,665	869,683	259,628	3,505,087	33,618	3,471,469	108,860	61,656
	12-31-84	429,383	908,036	206,436	3,723,215	31,790	3,691,425	115,388	69,552
	12-31-83	476,244	952,315	191,779	4,326,252	33,945	4,292,307	126,019	50,615
	12-31-82	441,389	839,675	153,549	4,763,086	27,110	4,735,976	126,755	37,825
	12-31-81	457,786	831,960	219,295	4,939,055	21,576	4,917,479	129,126	17,031
Increase Between	12-31-84 & 12-31-85	23,282	−38,353	53,192	−218,128	1,828	−219,956	−6,528	−7,896
Percent of Change		5.42	−4.22	25.77	−5.86	5.75	−5.96	−5.66	−11.35
Five Year Totals—National Banks in Oregon	12-31-85	1,416,915	2,021,069	859,357	8,431,069	85,761	8,345,308	167,523	77,589
	12-31-84	1,618,866	1,349,359	833,450	7,708,835	73,454	7,635,381	161,840	87,709
	12-31-83	1,080,525	1,516,639	469,288	6,545,880	60,610	6,485,270	183,349	78,636
	12-31-82	958,030	1,476,176	535,356	5,825,798	53,929	5,771,869	190,971	52,304
	12-31-81	939,080	1,648,544	486,709	5,901,648	51,640	5,850,008	194,595	27,586
Increase Between	12-31-84 & 12-31-85	−201,951	671,710	25,907	722,234	12,307	709,927	5,683	−10,120
Percent of Change		−12.47	49.78	3.11	9.37	16.75	9.30	3.51	−11.54
Five Year Totals—All Banks in Oregon	13-31-85	1,869,580	2,890,752	1,118,985	11,936,156	119,379	11,816,777	276,383	139,245
	12-31-84	2,048,249	2,257,395	1,039,886	11,432,050	105,244	11,326,806	277,228	157,261
	12-31-83	1,556,769	2,468,954	661,067	10,872,132	94,555	10,777,577	309,368	129,251
	12-31-82	1,399,419	2,315,851	688,905	10,588,884	81,039	10,507,845	317,726	90,129
	12-31-81	1,396,866	2,480,504	706,004	10,840,703	73,216	10,767,487	323,431	44,617
Increase Between	12-31-84 & 12-31-85	−178,669	633,357	79,099	504,106	14,135	489,971	−845	−18,016
Percent of Change		−8.72	28.06	7.61	4.41	13.43	4.33	−.30	−11.46

OF ALL STATE BANKS IN OREGON

All amounts expressed in thousands of dollars

			LIABILITIES								
Other Assets 14-17	Total Assets 18	% of Change Year to Date	Noninterest-Bearing Deposits 20 & 23	Interest-Bearing Deposits 21& 24	Federal Funds Purchased 25	Other Liabilities 26-29 & 31	Subordinated Notes & Debentures 30	Capital 33-35	Surplus 36	Undivided Profits 37 & 38	Total Capital 39
723	41,554	−3.89	5,411	32,482	0	183	200	310	1,790	1,178	3,278
771	59,160	−4.09	13,304	42,345	500	675	336	750	1,200	50	2,000
147	15,582	3.25	12,227	1,927	0	352	0	414	617	45	1,076
8,189	112,819	−11.52	12,540	89,613	0	945	0	775	9,025	−79	9,721
276	14,221	−16.76	3,169	9,314	0	62	0	594	1,100	−18	1,676
1,185,992	6,409,953	−18.18	735,911	4,597,686	92,081	694,313	22,590	58,197	163,934	45,241	267,372

ALL NATIONAL BANKS IN OREGON

December 31, 1985

In thousands of dollars

			LIABILITIES								
Other Assets 14-17	Total Assets 18	% of Change Year to Date	Noninterest-Bearing Deposits 20 & 23	Interest-Bearing Deposits 21& 24	Federal Funds Purchased 25	Other Liabilities 26-29 & 31	Subordinated Notes & Debentures 30	Capital 33-35	Surplus 36	Undivided Profits 37 & 38	Total Capital 39
400	35,273	17.78	3,950	28,232	0	276	0	1,125	1,125	565	2,815
1,554	77,620	39.23	11,462	56,637	1,295	2,429	0	920	1,960	2,917	5,797
827	37,285	−.98	5,117	28,003	0	242	0	500	620	2,803	3,923
988	65,054	11.41	7,686	50,130	746	631	0	911	911	4,039	5,861
11,799	303,400	10.37	85,896	204,314	0	12,890	0	300	0	0	300
539,948	5,792,887	4.76	932,540	3,193,146	646,685	627,469	27,000	53,131	132,109	180,807	366,047
387,496	7,386,176	11.96	981,682	4,071,726	1,249,740	626,575	15,705	36,547	64,910	339,291	440,748
1,119	57,857	−5.21	11,873	39,630	2,653	534	1,000	1,296	546	325	2,167
1,917	78,257	NEW	8,852	55,051	3,850	2,948	0	1,075	2,425	4,056	7,556
946,048	13,833,809	9.41	2,049,058	7,726,869	1,904,969	1,273,994	43,705	95,805	204,606	534,803	835,214
1,185,992	6,409,953	−18.18	735,911	4,597,686	92,081	694,313	22,590	58,197	163,934	45,241	267,372
2,414,121	7,834,341	−14.37	728,605	5,912,828	137,228	766,333	32,105	62,344	159,671	35,227	257,242
3,060,151	9,149,430	−.01	760,921	6,861,774	102,605	1,116,176	39,366	67,159	154,981	46,448	268,588
2,815,385	9,150,554	−11.48	780,733	7,108,683	132,811	826,746	39,106	74,426	134,158	53,891	262,475
3,764,466	10,337,143	50.64	856,223	8,221,175	275,164	667,476	39,737	70,203	131,523	75,642	277,368
−1,228,129	−1,424,388		7,306	−1,315,142	−45,147	−72,020	−9,515	−4,147	4,263	10,014	10,130
−50.87	−18.18		1.00	−22.24	−32.90	−9.40	−29.64	−6.65	2.67	28.43	3.94
946,048	13,833,809	9.41	2,049,058	7,726,869	1,904,969	1,273,994	43,705	95,805	204,606	534,803	835,214
957,570	12,644,175	10.81	2,125,128	7,397,189	1,100,666	1,219,681	47,705	94,010	201,821	457,975	753,806
1,597,156	11,410,863	8.09	1,882,383	6,794,984	1,046,021	943,126	51,871	94,710	176,121	421,647	692,478
1,572,036	10,556,742	3.20	1,866,540	6,485,219	507,284	990,943	57,770	94,710	176,121	378,155	648,986
1,083,271	10,229,503	8.21	2,107,009	5,757,626	765,170	932,156	57,770	93,585	174,996	341,191	609,772
−11,522	1,189,634		−76,070	329,680	804,303	54,313	−4,000	1,795	2,785	76,828	81,408
−1.20	9.41		−3.58	4.46	73.07	4.45	−8.38	1.91	1.38	16.78	10.80
2,132,040	20,243,762	−1.15	2,784,969	12,324,555	1,997,050	1,968,307	66,295	154,002	368,540	580,044	1,102,586
3,371,691	20,478,516	−.40	2,853,733	13,310,017	1,237,894	1,986,014	79,210	156,354	361,492	493,202	1,011,048
4,657,307	20,560,293	4.33	2,643,304	13,656,758	1,148,626	2,059,302	91,237	161,869	331,102	468,095	961,066
4,387,421	19,707,296	−4.18	2,647,273	13,593,902	640,095	1,817,689	96,876	169,136	310,279	432,046	911,461
4,847,737	20,556,646	26.05	2,963,232	13,978,801	1,040,434	1,599,632	97,507	163,788	306,519	416,833	887,140
−1,239,651	−234,754		−68,764	−985,462	759,156	−17,707	−13,515	−2,352	7,048	86,842	91,538
−36.77	−1.15		−2.41	−7.40	61.33	−.89	−16.93	−1.50	1.95	17.61	9.05

STATE AND NATIONAL BANKS AND TRUST COMPANIES OF OREGON, AND BRANCHES

Listed by Counties and Cities, Showing Deposits and Loans and Discounts

As of December 31, 1985

Individual office loan figures may not reflect actual loan activity in a community, as many institutions are centralizing their accounting. In addition, marketing of a significant portion of their loan portfolios on a regular basis to institutional investors can mislead the reader in assumptions as to loan-to-deposit ratios and market share concepts. The loan figures, therefore, represent only those loans housed at the respective offices. It does not take into account loans housed in regional or head offices or loans made and sold to others or loans made and sold and being serviced at the office, branch or regional.

Bank Name and Location		*Deposits*	*% of Change*	*% of County*	*Loans*	*% of Change*	*% of County*
BAKER COUNTY							
Baker	Baker Branch, FIOR	$ 28,082	−2.05	32.95	$ 8,447	1.87	27.05
Baker	Baker Branch, USNB	41,395	−3.79	48.57	19,031	57.48	60.94
Baker	Baker Branch, Western Bank	5,908	−9.47	6.93	2,790	−7.03	8.93
Halfway	Halfway Branch, USNB	9,846	−5.49	11.55	962	−44.20	3.08
	Totals for Baker County	$ 85,231	−3.85		$ 31,230	24.41	
BENTON COUNTY							
Corvallis	Bank of Corvallis	$ 26,488	99.10	11.40	$ 7,852	17.86	9.31
Corvallis	Benton County Bank	15,258	−4.21	6.57	8,416	−4.87	9.98
Corvallis	Citizens Bank	31,173	−2.25	13.41	29,060	7.93	34.47
Corvallis	Circle Boulevard Office, Citizens Bank	12,309	−4.46	5.30	3,725	26.44	4.42
Corvallis	University Office, Citizens Bank	8,671	2.42	3.73	2	100.00	0.00
Corvallis	Corvallis Branch, FIOR	52,869	−1.87	22.75	16,924	−2.67	20.07
Corvallis	Corvallis Branch, The Oregon Bank	6,350	1.81	2.73	3,915	−26.03	4.64
Corvallis	Corvallis Branch, USNB	45,073	5.83	19.39	9,467	−25.41	11.23
Monroe	Monroe Branch, FIOR	9,621	7.64	4.14	729	22.73	0.86
Philomath	Philomath Office, Citizens Bank	5,001	−.85	2.15	1,728	17.47	2.05
Philomath	Philomath Branch, FIOR	19,596	−6.55	8.43	2,499	7.62	2.96
	Totals for Benton County	$ 232,409	5.58		$ 84,317	−.97	
CLACKAMAS COUNTY							
Boring	Boring Office, Clackamas County Bank	$ 7,090	−2.61	0.78	$ 5,613	3.98	2.60
Canby	Canby Union Bank	27,156	1.75	2.99	12,954	−29.13	6.00
Canby	First National Bank of Oregon	32,182	18.73	3.54	18,468	35.39	8.56
Canby	Canby Branch, Key Bank of Oregon	13,898	−3.44	1.53		100.00	0.00
Clackamas	Clackamas Branch, FIOR	23,162	12.33	2.55	11,449	4.44	5.31
Clackamas	Damascus Office, Pacific Western Bank	6,459	5.92	0.71	1	100.00	0.00
Clackamas	Clackamas Branch, USNB	13,566	5.95	1.49	1,036	−41.96	0.48
Clackamas	Clackamas Town Center Branch, USNB	1,888	13.80	0.21	43	−71.90	0.02
Estacada	Estacada Branch, Pacific Western Bank	12,443	1.71	1.37	2,642	22.48	1.22
Estacada	Estacada Branch, USNB	5,888	8.45	0.65	914	−52.59	0.42
Gladstone	Gladstone Branch, FIOR	4,483	9.05	0.49	1	100.00	0.00
Gladstone	Gladstone Branch, USNB	22,992	5.24	2.53	25,449	−5.76	11.80
Lake Grove	Lake Grove Branch, FIOR	16,778	4.75	1.84	1,817	13.14	0.84
Lake Grove	Lake Grove Branch, USNB	28,292	22.40	3.11	8,951	14.19	4.15
Lake Oswego	Lake Oswego Branch, FIOR	8,933	88.46	0.98	1,415	58.99	0.66
Lake Oswego	Lewis & Clark State Bank	13,507	11.79	1.49	22,385	−6.03	10.38
Lake Oswego	Downtown Lake Oswego Office, Lewis & Clark State Bank	7,856	−13.16	0.86	0	0.00	0.00
Lake Oswego	Mountain Park Plaza Branch, Oregon First Bank	8,177	34.42	0.90	685	−25.62	0.32
Lake Oswego	Lake Oswego Office, Pacific Western Bank	11,734	12.45	1.29	4	−66.67	0.00
Lake Oswego	Lake Grove Branch, The Oregon Bank	17,262	−4.53	1.90	5	400.00	0.00
Lake Oswego	Lake Oswego Branch, The Oregon Bank	36,574	−11.32	4.02	22,170	−3.47	10.28
Lake Oswego	Kruse Way Branch, USNB	8,313	NEW	0.91	11	NEW	0.01
Milwaukie	82nd & King Road Branch, FIOR	10,828	15.49	1.19		−100.00	0.00
Milwaukie	Milwaukie Branch, Oregon First Bank	13,861	5.05	1.52	6,486	13.15	3.01
Milwaukie	Milwaukie Branch, Pacific Western Bank	49,771	−17.30	5.47	8	−100.00	0.00
Milwaukie	Southgate Branch, Pacific Western Bank	16,971	0.55	1.87	1	−50.00	0.00
Milwaukie	Willamette View Manor Office, Pacific Western Bank	6,675	4.33	0.73		100.00	0.00
Milwaukie	Milwaukie Branch, The Oregon Bank	12,922	−2.32	1.42	8,363	17.36	3.88
Milwaukie	Rose Villa Branch, The Oregon Bank	9,780	−1.42	1.08	0	100.00	0.00
Milwaukie	Westwood Branch, USNB	42,086	126.39	4.63	974	−79.00	0.45
Molalla	Molalla Branch, FIOR	25,157	3.18	2.77	6,407	54.68	2.97
Molalla	Molalla Branch, The Commercial Bank	13,616	6.28	1.50	4,530	−4.65	2.10
Molalla	Molalla Branch, USNB	8,267	16.47	0.91	1,051	−38.72	0.49
Oak Grove	Oak Grove Branch, FIOR	27,845	7.00	3.06	7,036	75.59	3.26
Oak Grove	Oak Grove Branch, Pacific Western Bank	14,964	−2.67	1.65	1	0.00	0.00
Oak Grove	Oak Grove Branch, USNB	20,362	4.58	2.24	1,940	−85.88	0.90

STATE AND NATIONAL BANKS AND TRUST COMPANIES OF OREGON, AND BRANCHES—Continued

Bank Name and Location		*Deposits*	*% of Change*	*% of County*	*Loans*	*% of Change*	*% of County*
CLACKAMAS COUNTY—Continued							
Oregon City	Beavercreek Road Branch, FIOR	12,789	13.66	1.41	1,128	0.62	0.52
Oregon City	North Oregon City Branch, FIOR	8,991	6.50	0.99	1	0.00	0.00
Oregon City	Oregon City Branch (Main), FIOR	32,118	−42.90	3.53	7,209	13.58	3.34
Oregon City	Hilltop Office, Pacific Western Bank	4,942	10.53	0.54	1	0.00	0.00
Oregon City	Oregon City Office, Pacific Western Bank	17,044	−30.44	1.87	0	−100.00	0.00
Oregon City	Oregon City Branch, The Oregon Bank	10,318	−11.58	1.13	2	−50.00	0.00
Oregon City	Hilltop Branch, USNB	15,695	1.29	1.73	2,842	−32.96	1.32
Oregon City	Oregon City Branch, USNB	75,415	−21.34	8.29	8,486	−46.15	3.93
Portland	Town Center Branch, FIOR	6,366	47.22	0.70	1	−50.00	0.00
Portland	King-Linwood Branch, USNB	13,982	4.92	1.54	795	−64.98	0.37
Portland	Clackamas Center Office, Lewis & Clark State Bank	10,232	−4.82	1.13	0	100.00	0.00
Sandy	Clackamas County Bank	26,155	−3.92	2.88	18,297	15.73	8.48
Welches	Hoodland Office, Clackamas County Bank	4,648	−10.60	0.51	0	−100.00	0.00
Wemme	Wemme Branch, USNB	4,134	25.08	0.45	352	−84.91	0.16
West Linn	West Linn Branch, FIOR	13,970	−5.82	1.54	993	−8.14	0.46
West Linn	West Linn Branch, Key Bank of Oregon	4,272	−2.91	0.47	0	100.00	0.00
West Linn	West Linn Branch, The Oregon Bank	7,005	4.40	0.77	3	100.00	0.00
Wilsonville	Charbonneau Branch, FIOR	5,167	21.06	0.57	169	79.79	0.08
Wilsonville	Wilsonville Branch, FIOR	10,213	−25.61	1.12	1,786	21.83	0.83
Wilsonville	Wilsonville Branch, The Oregon Bank	6,198	−7.62	0.68	1	−99.44	0.00
Wilsonville	Wilsonville Branch, USNB	18,092	0.93	1.99	875	−64.50	0.41
	Totals for Clackamas County	$ 909,484	−1.41		$ 215,751	−65.34	
CLATSOP COUNTY							
Astoria	Bank of Astoria	$ 16,603	20.05	9.33	$ 15,672	24.40	29.92
Astoria	Downtown Branch, Bank of Astoria	8,222	32.27	4.62	0	0.00	0.00
Astoria	Astoria Branch, FIOR	39,614	0.74	22.26	5,697	−6.79	10.88
Astoria	Astoria Branch, USNB	45,071	−3.73	25.33	12,692	−33.28	24.23
Cannon Beach	Cannon Beach Branch, USNB	7,131	2.75	4.01	1,391	−23.95	2.66
Seaside	Seaside Branch, Bank of Astoria	11,342	38.45	6.37	10,764	38.64	20.55
Seaside	Seaside Branch, FIOR	22,730	1.08	12.77	3,082	0.23	5.88
Seaside	Seaside Branch, USNB	15,147	−2.85	8.51	1,586	−48.12	3.03
Warrenton	Warrenton Branch, USNB	12,081	−4.53	6.79	1,498	−43.00	2.86
	Totals for Clatsop County	$ 177,941	3.42		$ 52,382	−6.60	
COLUMBIA COUNTY							
Clatskanie	Clatskanie Branch, USNB	$ 9,897	−5.28	7.74	$ 942	−53.78	6.02
Clatskanie	Clatskanie Branch, Western Bank	13,054	−5.82	10.21	1,701	−4.92	10.86
Rainier	Rainier Branch, The Oregon Bank	9,977	−9.37	7.80	424	−31.50	2.71
Rainier	Rainier Branch, USNB	4,375	−6.16	3.42	661	−31.29	4.22
Scappoose	Scappoose Branch, Western Bank	8,626	2.16	6.75	1	100.00	0.01
St. Helens	St. Helens Branch, FIOR	12,284	−3.04	9.61	2,332	8.36	14.89
St. Helens	South St. Helens Branch, USNB	7,602	16.19	5.94	204	−72.87	1.30
St. Helens	St. Helens Branch, USNB	34,766	1.09	27.19	4,058	−37.51	25.92
St. Helens	St. Helens Branch, Western Bank	15,620	−4.53	12.21	4,216	−3.83	26.93
Vernonia	Vernonia Branch, Farmers and Merchants Bank	3,516	−11.52	2.75	752	−12.15	4.80
Vernonia	Vernonia Branch, USNB	8,165	10.77	6.38	367	−77.74	2.34
	Totals for Columbia County	$ 127,882	−1.43		$ 15,658	−27.83	
COOS COUNTY							
Bandon	Bandon Branch, Security Bank	$ 9,770	8.39	3.23	$ 8,151	9.99	6.44
Bandon	Bandon Branch, Western Bank	23,068	−.74	7.62	6,604	15.82	5.22
Coos Bay	Coos Bay Branch, FIOR	34,128	1.72	11.27	3,348	−8.37	2.64
Coos Bay	Security Bank	2,049	−7.45	0.68	5,686	87.47	4.49
Coos Bay	Bunker Hill Branch, Security Bank	7,146	22.70	2.36	9,996	9.98	7.89
Coos Bay	Coos Bay Branch, USNB	46,734	21.76	15.44	12,550	−38.73	9.91
Coos Bay	Western Bank	4,252	316.05	1.40	13,226	−45.46	10.44
Coos Bay	Coos Bay Branch, Western Bank	20,687	−2.61	6.83	32,674	9.47	25.80
Coos Bay	Empire Branch, Western Bank	9,039	0.90	2.99	1	−50.00	0.00
Coos Bay	South Second Street Branch, Western Bank	0	0.00	0.00	0	0.00	0.00
Coquille	Coquille Branch, FIOR	19,251	0.04	6.36	1,252	−3.10	0.99
Coquille	Coquille Branch, Security Bank	10,283	1.47	3.40	4,397	−1.37	3.47
Coquille	Coquille Valley Branch, USNB	13,180	−1.20	4.35	2,978	−29.98	2.35

STATE AND NATIONAL BANKS AND TRUST COMPANIES OF OREGON, AND BRANCHES—Continued

Bank Name and Location		*Deposits*	*% of Change*	*% of County*	*Loans*	*% of Change*	*% of County*
COOS COUNTY—Continued							
Lakeside	Lakeside Branch, USNB	4,376	3.01	1.45	54	−72.16	0.04
Myrtle Point	Bank of Myrtle Point	10,428	−2.77	3.44	5,021	−5.41	3.96
Myrtle Point	Myrtle Point Branch, Security Bank	26,313	−1.32	8.69	10,080	−10.67	7.96
North Bend	North Bend Branch, FIOR	22,081	4.73	7.29	2,212	18.67	1.75
North Bend	North Bend Branch, Security Bank	6,845	16.51	2.26	4,754	−3.41	3.75
North Bend	Broadway-Newmark Branch, USNB	8,648	27.51	2.86	358	−75.09	0.28
North Bend	North Bend Branch, USNB	15,987	6.61	5.28	1,695	−70.52	1.34
North Bend	North Bend Branch, Western Bank	8,483	−10.64	2.80	1,597	−74.17	1.26
	Totals for Coos County	$ 302,748	5.84		$ 126,634	−15.81	
CROOK COUNTY							
Prineville	Prineville Branch, FIOR	$ 36,992	−4.77	51.06	$ 18,069	29.41	50.67
Prineville	The Prineville Bank	10,852	3.95	14.98	8,770	15.64	24.59
Prineville	Prineville Branch, USNB	19,290	−1.21	26.62	6,908	15.33	19.37
Prineville	Prineville Branch, Western Bank	5,317	−18.30	7.34	1,916	−1.64	5.37
	Totals for Crook County	$ 72,451	−3.81		$ 35,663	20.95	
CURRY COUNTY							
Brookings	Brookings Branch, FIOR	$ 11,781	19.29	11.81	$ 2,629	259.15	11.22
Brookings	Brookings Branch, USNB	31,256	−1.86	31.34	4,355	−30.19	18.58
Brookings	Brookings Branch, Western Bank	12,753	−5.69	12.79	4,699	−18.45	20.05
Gold Beach	Gold Beach Branch, FIOR	17,460	5.00	17.51	1,285	−16.45	5.48
Gold Beach	Gold Beach Branch, Western Bank	12,213	2.29	12.25	6,285	−6.58	26.82
Harbor	Brookings-Harbor Branch, Security Bank	6,122	NEW	6.14	4,180	NEW	17.84
Port Orford	Port Orford Branch, FIOR	8,135	−10.85	8.16		−100.00	0.00
	Totals for Curry County	$ 99,720	−1.67		$ 23,433	−12.99	
DESCHUTES COUNTY							
Bend	Bank of the Cascades	$ 12,701	0.39	3.81	$ 10,902	8.08	8.06
Bend	South Country Branch, Bank of the Cascades	2,514	1.45	0.75	1,490	0.61	1.10
Bend	Bend Branch (Main), FIOR	43,582	2.36	13.07	13,709	−42.43	10.13
Bend	Bend River Branch, FIOR	0	−100.00	0.00	0	−100.00	0.00
Bend	East Bend Branch, FIOR	25,673	9.38	7.70	5,136	8.51	3.80
Bend	Bend Branch, The Oregon Bank	10,243	12.90	3.07	2,249	−8.20	1.66
Bend	Bend Branch, United Savings Bank, Mutual	10,577	5.89	3.17	101	−.98	0.07
Bend	Bend Branch, USNB	43,183	11.21	12.95	44,952	−14.16	33.22
Bend	Deschutes Country Branch, USNB	13,508	5.24	4.05	3,336	−54.94	2.47
Bend	Northgate Branch, USNB	8,219	193.85	2.46	313	45.58	0.23
Bend	Third & Arthur Branch, USNB	5,708	10.13	1.71	1,011	−26.10	0.75
Bend	Bend Branch, Western Bank	17,189	0.41	5.16	19,070	−1.33	14.09
Bend	Pilot Butte Branch, Western Bank	3,452	−2.27	1.04	3	200.00	0.00
Bend	South Bend Branch, Western Bank	4,596	−1.71	1.38	4	100.00	0.00
LaPine	LaPine Branch, The Prineville Bank	2,388	6.18	0.72	1,545	−8.42	1.14
LaPine	LaPine Branch, USNB	16,965	5.71	5.09	3,620	−40.53	2.68
Redmond	Redmond Branch, FIOR	13,206	4.76	3.96	2,500	−3.03	1.85
Redmond	Redmond Branch, United Savings Bank, Mutual	19,720	8.03	5.91	142	−14.97	0.10
Redmond	Redmond Branch, USNB	52,010	3.62	15.60	17,210	−33.70	12.72
Redmond	Redmond Branch, Western Bank	10,003	−10.58	3.00	3,753	−10.32	2.77
Sisters	Sisters Branch, Bank of the Cascades	4,043	NEW	1.21	741	NEW	0.55
Sisters	Sisters Branch, USNB	8,393	−2.93	2.52	2,080	−10.07	1.54
Sunriver	Sunriver Branch, Bank of the Cascades	5,568	27.94	1.67	1,435	−19.88	1.06
	Totals for Deschutes County	$ 333,441	5.49		$ 135,302	−19.99	
DOUGLAS COUNTY							
Canyonville	Canyonville Branch, South Umpqua State Bank	$ 21,328	9.88	4.96	$ 5,365	−11.41	3.51
Drain	Drain Branch, Douglas National Bank	4,071	54.91	0.95	366	148.98	0.24
Drain	Drain Branch, USNB	20,286	3.57	4.71	2,396	−33.76	1.57
Glendale	Glendale Branch, South Umpqua State Bank	5,845	6.72	1.36	2	100.00	0.00
Glide	Glide Branch, Douglas National Bank	2,719	−61.96	0.63	100	−88.48	0.07
Myrtle Creek	Myrtle Creek Branch, South Umpqua State Bank	11,467	−.06	2.66	4,107	0.76	2.69
Myrtle Creek	Myrtle Creek Branch, USNB	17,363	8.96	4.04	1,129	−63.63	0.74

STATE AND NATIONAL BANKS AND TRUST COMPANIES OF OREGON, AND BRANCHES—Continued

Bank Name and Location		Deposits	% of Change	% of County	Loans	% of Change	% of County
DOUGLAS COUNTY—Continued							
Oakland	Oakland Branch, FIOR	7,352	0.73	1.71	1	−50.00	0.00
Reedsport	Pacific Security Bank	26,575	6.92	6.18	9,950	11.40	6.51
Reedsport	Reedsport Branch, The Oregon Bank	20,698	−1.00	4.81	4,906	−5.71	3.21
Riddle	Riddle Branch, FIOR	7,074	−14.72	1.64	572	−5.61	0.37
Roseburg	Douglas National Bank	25,217	−9.24	5.86	32,797	−6.17	21.45
Roseburg	Riverside Branch, Douglas National Bank	6,861	34.00	1.59	349	−72.65	0.23
Roseburg	Roseburg Branch, FIOR	64,883	−3.52	15.08	15,248	−38.20	9.97
Roseburg	South Umpqua State Bank	26,676	6.96	6.20	20,335	−31.45	13.30
Roseburg	Valley Mall Branch, South Umpqua State Bank	1,302	NEW	0.30		NEW	0.00
Roseburg	Timber Community Bank	41,481	0.03	9.64	17,138	−7.33	11.21
Roseburg	Garden Valley Branch, USNB	15,098	20.40	3.51	333	−65.74	0.22
Roseburg	Roseburg Branch, USNB	67,058	5.54	15.58	33,203	−9.10	21.72
Sutherlin	Sutherlin Branch, Douglas National Bank	4,904	−44.58	1.14	349	−67.53	0.23
Sutherlin	Sutherlin Branch, FIOR	17,547	8.28	4.08	3,521	−5.15	2.30
Sutherlin	Sutherlin Branch, South Umpqua State Bank	6,772	NEW	1.57	1	NEW	0.00
Winston	Winston Branch, Douglas National Bank	7,731	55.87	1.80	714	−19.41	0.47
	Totals for Douglas County	$ 430,308	3.52		$ 152,882	−17.29	
GILLIAM COUNTY							
Arlington	Bank of Eastern Oregon	$ 7,179	−5.00	40.94	$ 5,294	−5.30	80.59
Condon	Condon Branch, FIOR	10,356	−16.92	59.06	1,275	−8.73	19.41
	Totals for Gilliam County	$ 17,535	−12.42		$ 6,569	−5.98	
GRANT COUNTY							
John Day	John Day Branch, FIOR	$ 23,693	7.75	47.25	$ 3,210	0.69	44.37
John Day	Grant County Branch, USNB	20,489	0.88	40.86	4,023	−14.11	55.61
Prairie City	Prairie City Branch, FIOR	5,960	−2.69	11.89	1	100.00	0.01
	Totals for Grant County	$ 50,142	3.55		$ 7,234	−8.10	
HARNEY COUNTY							
Burns	Burns Branch, FIOR	$ 10,446	12.02	18.70	$ 3,108	29.88	33.07
Burns	Harney County Branch, USNB	45,427	4.17	81.30	6,290	−8.96	66.93
	Totals for Harney County	$ 55,873	5.55		$ 9,398	1.03	
HOOD RIVER COUNTY							
Hood River	Hood River Branch, FIOR	$ 39,539	0.30	47.66	$ 4,309	−26.68	22.07
Hood River	Hood River County Bank	10,650	1.01	12.84	7,373	−7.92	37.77
Hood River	Hood River Branch, USNB	22,549	−1.04	27.18	4,742	−33.84	24.29
Hood River	Hood River Heights Branch, USNB	10,214	0.82	12.31	3,098	−52.27	15.87
	Totals for Hood River County	$ 85,952	0.09		$ 19,522	−29.12	
JACKSON COUNTY							
Ashland	Ashland Branch, FIOR	$ 36,714	6.43	6.54	$ 4,302	21.08	1.96
Ashland	Ashland Branch, USNB	21,649	4.60	3.86	2,506	−51.35	1.14
Ashland	Ashland Branch, Valley of the Rogue Bank	7,012	−3.00	1.25	5,285	−3.52	2.40
Ashland	Ashland Branch, Western Bank	4,005	−16.87	0.71	1,875	−4.19	0.85
Ashland	South Ashland Branch, Western Bank	2,669	−1.44	0.48	2	0.00	0.00
Central Point	Central Point State Bank	10,673	21.62	1.90	11,110	73.32	5.06
Central Point	Central Point Branch, FIOR	24,870	8.84	4.43	4,350	−27.00	1.98
Central Point	Central Point Branch, USNB	18,438	20.66	3.28	4,850	−22.38	2.21
Eagle Point	Eagle Point Branch, Western Bank	4,861	−7.52	0.87	721	−22.47	0.33
Gold Hill	Gold Hill Branch, Western Bank	3,759	−1.10	0.67	1	−66.67	0.00
Jacksonville	Jacksonville Branch, Central Point State Bank	1,959	3.00	0.35	0	0.00	0.00
Jacksonville	Jacksonville Branch, USNB	14,033	2.91	2.50	793	−8.11	0.36
Medford	Medford Main Branch, FIOR	75,395	−4.47	13.43	33,632	9.15	15.30
Medford	So. Riverside Branch, FIOR	12,251	10.40	2.18	1,254	11.17	0.57
Medford	West Medford Branch, FIOR	11,475	14.35	2.04	491	139.51	0.22
Medford	Jefferson State Bank	21,883	−7.25	3.90	14,093	11.31	6.41
Medford	Stewart Avenue Branch, Jefferson State Bank	3,495	56.73	0.62	169	52.25	0.08
Medford	Medford State Bank	12,146	20.88	2.16	7,416	−8.52	3.37
Medford	Downtown Branch, The Oregon Bank	11,356	8.86	2.02	2	100.00	0.00
Medford	East Medford Branch, The Oregon Bank	14,662	−1.27	2.61	1	0.00	0.00

STATE AND NATIONAL BANKS AND TRUST COMPANIES OF OREGON, AND BRANCHES—Continued

Bank Name and Location		*Deposits*	*% of Change*	*% of County*	*Loans*	*% of Change*	*% of County*
JACKSON COUNTY—Continued							
Medford	Rogue Valley Branch, The Oregon Bank	17,029	−3.97	3.03	10,564	1.01	4.81
Medford	Medford Main Branch, USNB	105,163	23.53	18.73	72,743	9.11	33.10
Medford	North Medford Branch, USNB	15,507	−3.92	2.76	2,847	−65.50	1.30
Medford	Rogue Valley Manor Branch, USNB	3,491	63.51	0.62		100.00	0.00
Medford	South Medford Branch, USNB	13,262	4.66	2.36	2,264	−66.60	1.03
Medford	Crater Branch, Western Bank	14,774	−1.53	2.63	20,072	0.90	9.13
Medford	Downtown Medford Branch, Western Bank	11,285	2.01	2.01	6	−99.39	0.00
Phoenix	Phoenix Branch, FIOR	14,446	5.49	2.57	857	6.72	0.39
Phoenix	Phoenix Branch, Valley of the Rogue Bank	3,468	−9.07	0.62	3,509	−11.68	1.60
Rogue River	Rogue River Branch, Colonial Banking Company	4,391	−11.77	0.78	24	−99.44	0.01
Rogue River	Valley of the Rogue Bank	18,576	−3.13	3.31	8,106	−6.74	3.69
Shady Cove	Shady Cove Branch, Western Bank	5,661	−3.84	1.01	912	−2.46	0.41
Talent	Talent Branch, Valley of the Rogue Bank	2,771	12.10	0.49	2,594	−15.97	1.18
White City	White City Branch, FIOR	18,281	5.63	3.26	2,409	40.06	1.10
	Totals for Jackson County	$ 561,410	5.95		$ 219,760	−2.81	
JEFFERSON COUNTY							
Madras	Madras Branch, FIOR	$ 13,815	−12.85	23.48	$ 4,232	178.79	21.33
Madras	Juniper Banking Company	11,331	2.20	19.26	7,483	−14.73	37.72
Madras	Madras Branch, USNB	33,697	−6.30	57.27	8,123	−1.68	40.95
	Totals for Jefferson County	$ 58,843	−6.45		$ 19,838	6.91	
JOSEPHINE COUNTY							
Cave Junction	Home Valley Bank	$ 7,871	7.32	3.06	$ 4,245	53.64	4.97
Cave Junction	Illinois Valley Branch, Western Bank	9,772	1.59	3.80	2,658	7.79	3.11
Grants Pass	South Grants Pass Branch, Colonial Banking Company	3,192	−3.36	1.24	0	−100.00	0.00
Grants Pass	Family Bank of Commerce	13,933	−2.76	5.42	10,269	22.26	12.03
Grants Pass	Grants Pass Branch, FIOR	58,182	4.65	22.63	16,642	122.43	19.50
Grants Pass	South Grants Pass Branch, FIOR	13,256	15.14	5.16	779	−18.26	0.91
Grants Pass	Beacon Hill Branch, The Oregon Bank	6,295	4.76	2.45	2	100.00	0.00
Grants Pass	Grants Pass Main Branch, The Oregon Bank	59,017	−7.39	22.96	8,622	−23.87	10.10
Grants Pass	Redwood Branch, The Oregon Bank	4,849	1.44	1.89	1	100.00	0.00
Grants Pass	Grants Pass Branch, USNB	53,246	1.02	20.71	20,762	−7.77	24.33
Grants Pass	South Grants Pass Branch, USNB	4,360	25.29	1.70	752	−11.32	0.88
Grants Pass	Fruitdale Branch, Valley of the Rogue Bank	12,699	7.72	4.94	8,574	9.28	10.05
Merlin	Colonial Banking Company	10,408	−5.42	4.05	12,033	76.62	14.10
	Totals for Josephine County	$ 257,080	0.74		$ 85,339	18.53	
KLAMATH COUNTY							
Klamath Falls	Klamath Falls Branch, FIOR	$ 47,142	0.99	20.66	$ 23,912	18.75	20.23
Klamath Falls	North Klamath Falls Branch, FIOR	0	−100.00	0.00	0	0.00	0.00
Klamath Falls	So. Sixth Street Branch, FIOR	29,312	−2.03	12.85	3,174	−13.96	2.69
Klamath Falls	South Valley State Bank	16,272	7.24	7.13	14,667	21.87	12.41
Klamath Falls	Main Street Branch, South Valley State Bank	4,307	NEW	1.89	1,433	NEW	1.21
Klamath Falls	Klamath Falls Branch, USNB	53,130	8.94	23.29	54,675	31.13	46.25
Klamath Falls	Shasta Way Branch, USNB	14,038	−6.53	6.15	1,169	−75.97	0.99
Klamath Falls	Town & Country Branch, USNB	21,304	−10.96	9.34	2,777	−62.21	2.35
Klamath Falls	Klamath Falls Branch, Western Bank	16,062	−14.45	7.04	10,386	−7.51	8.79
Klamath Falls	Shasta Plaza Branch, Western Bank	6,502	−2.46	2.85	3	50.00	0.00
Merrill	Merrill Branch, FIOR	20,096	−2.11	8.81	6,009	−5.27	5.08
	Totals for Klamath County	$ 228,165	0.16		$ 118,205	10.12	
LAKE COUNTY							
Christmas Valley	Christmas Valley Branch, The Prineville Bank	$ 2,030	6.17	3.80	$ 348	−35.32	2.99
Lakeview	Lakeview Branch, FIOR	33,136	3.65	61.99	6,517	−1.36	55.91
Lakeview	Lakeview Branch, USNB	18,285	0.57	34.21	4,792	−11.68	41.11
	Totals for Lake County	$ 53,451	2.67		$ 11,657	−7.27	

STATE AND NATIONAL BANKS AND TRUST COMPANIES OF OREGON, AND BRANCHES—Continued

Bank Name and Location		Deposits	% of Change	% of County	Loans	% of Change	% of County
LANE COUNTY							
Coburg	Coburg Branch, Citizens Valley Bank	$ 3,181	0.54	0.32	$ 654	−15.06	0.14
Cottage Grove	Cottage Grove Branch, FIOR	29,065	1.17	2.96	3,280	22.34	0.70
Cottage Grove	Cottage Grove Office, Siuslaw Valley Bank	4,392	−17.86	0.45	9,313	4.72	1.97
Cottage Grove	The Cottage Grove Bank	10,034	8.18	1.02	5,858	18.82	1.24
Cottage Grove	Cottage Grove Branch, USNB	14,899	−5.73	1.52	2,218	−58.63	0.47
Creswell	Community Bank of Creswell	14,090	6.12	1.43	7,775	13.80	1.65
Eugene	Valley River Branch, Centennial Bank	7,076	−5.87	0.72	5,063	−.04	1.07
Eugene	West 11th Branch, Centennial Bank	18,894	−9.83	1.92	14,057	2.51	2.98
Eugene	Eugene Branch, Citizens Valley Bank	7,418	0.19	0.75	4,293	−25.42	0.91
Eugene	18th & Oak Branch, FIOR	23,143	−5.90	2.35	4,107	1.43	0.87
Eugene	29th & Portland Branch, FIOR	8,234	11.44	0.84	2	100.00	0.00
Eugene	Beltline & Barger Branch, FIOR	7,351	18.64	0.75	484	116.07	0.10
Eugene	Cal Young Branch, FIOR	16,188	3.66	1.65	1,562	11.25	0.33
Eugene	Coburg Road Branch, FIOR	20,859	4.19	2.12	3,014	20.08	0.64
Eugene	Eugene Main Branch, FIOR	106,941	1.56	10.88	128,315	24.20	27.19
Eugene	River Road Branch, FIOR	23,387	5.85	2.38	1,930	3.76	0.41
Eugene	University Branch, FIOR	15,621	8.37	1.59	3,685	2.11	0.78
Eugene	Valley River Center, FIOR	8,856	−4.29	0.90	1	−99.92	0.00
Eugene	West Eugene Branch, FIOR	32,630	−4.73	3.32	6,638	4.37	1.41
Eugene	Eugene Branch, Oregon First Bank	14,988	−5.01	1.52	2,149	−66.56	0.46
Eugene	Pacific Continental Bank	18,308	8.29	1.86	14,525	38.00	3.08
Eugene	18th & Chambers Branch, Pacific Western Bank	9,385	4.92	0.95	1	0.00	0.00
Eugene	Coburg Road Branch, Pacific Western Bank	7,110	4.87	0.72	2	100.00	0.00
Eugene	Emerald Branch, Pacific Western Bank	10,982	−1.51	1.12	1	−50.00	0.00
Eugene	Eugene Main Office, Pacific Western Bank	21,407	0.98	2.18	3	200.00	0.00
Eugene	River Road Branch, Pacific Western Bank	6,769	−.57	0.69	0	−100.00	0.00
Eugene	10th & Lincoln Branch, The Oregon Bank	20,775	−22.64	2.11	9,462	−6.05	2.01
Eugene	29th & Willamette Branch, The Oregon Bank	5,457	−21.12	0.56	1	−90.91	0.00
Eugene	17th & Oak Branch, USNB	19,131	7.40	1.95	5,576	−37.66	1.18
Eugene	29th & Willamette Branch, USNB	18,504	1.65	1.88	583	−77.06	0.12
Eugene	7th & Chambers Branch, USNB	17,172	11.22	1.75	4,912	−20.16	1.04
Eugene	Bethel-Danebo Branch, USNB	7,919	1.77	0.81	616	−67.34	0.13
Eugene	Eugene Main Branch, USNB	69,734	4.52	7.09	125,735	2.68	26.64
Eugene	Oakway-Coburg Branch, USNB	25,552	10.31	2.60	3,700	−36.56	0.78
Eugene	Oregon Campus Branch, USNB	11,877	8.07	1.21	733	−75.02	0.16
Eugene	River Road Branch, USNB	15,865	−4.79	1.61	636	−69.36	0.13
Eugene	Santa Clara Branch, USNB	10,322	15.46	1.05	1,534	−56.13	0.33
Florence	Oregon Pacific Banking Co.	15,444	27.75	1.57	9,336	10.97	1.98
Florence	Siuslaw Valley Bank	24,239	−3.88	2.47	4,834	−1.81	1.02
Florence	Florence Branch, Western Bank	10,528	−8.18	1.07	2,441	−8.30	0.52
Junction City	Junction City Branch, FIOR	9,790	14.66	1.00	4,842	13.37	1.03
Junction City	Tri-County Banking Co.	7,615	−.86	0.77	6,737	7.16	1.43
Junction City	Junction City Branch, USNB	19,972	−8.45	2.03	7,312	−4.98	1.55
Mapleton	Mapleton Office, Siuslaw Valley Bank	5,441	1.10	0.55	265	4.33	0.06
Oakridge	Oakridge Branch, FIOR	14,790	0.70	1.50	3,194	13.42	0.68
Pleasant Hill	Pleasant Hill Office, Siuslaw Valley Bank	8,636	24.56	0.88	1,310	25.48	0.28
Springfield	Centennial Bank	23,187	−1.20	2.36	21,071	−7.40	4.47
Springfield	Springfield Branch, Citizens Valley Bank	9,750	−5.38	0.99	9,067	18.99	1.92
Springfield	Thurston Village Branch, Citizens Valley Bank	4,323	−5.40	0.44	2,331	−8.84	0.49
Springfield	Mohawk-Centennial Branch, FIOR	21,367	7.47	2.17	2,252	23.13	0.48
Springfield	Springfield Main Branch, FIOR	27,395	−5.41	2.79	2,332	−53.47	0.49
Springfield	30th & Hilyard Branch, Pacific Western Bank	5,386	7.08	0.55	1	0.00	0.00
Springfield	Springfield Branch, Pacific Western Bank	11,368	−21.30	1.16	1	0.00	0.00
Springfield	Mohawk-Northgate Branch, USNB	15,885	14.78	1.62	2,605	−63.43	0.55
Springfield	Springfield Branch, USNB	37,810	26.73	3.85	19,068	−18.02	4.04
Veneta	West Lane Branch, Pacific Western Bank	16,928	2.17	1.72	493	6.25	0.10
Veneta	Applegate Branch, Tri-County Banking Co.	3,254	7.11	0.33	0	−100.00	0.00
Walterville	McKenzie River Branch, Centennial Bank	6,492	−5.63	0.66	4	33.33	0.00
	Totals for Lane County	$ 983,116	1.55		$ 471,914	0.18	
LINCOLN COUNTY							
Depoe Bay	Depoe Bay Branch, Pacific State Bank	$ 1,819	61.55	0.75	$ 439	22.97	0.41
Depoe Bay	Depoe Bay Branch, The Oregon Bank	4,486	1.95	1.85		0.00	0.00
Lincoln City	Lincoln City Branch, FIOR	22,603	4.92	9.32	2,615	13.99	2.45
Lincoln City	Pacific State Bank	15,156	35.90	6.25	9,630	31.18	9.03
Lincoln City	Lincoln City Branch, The Oregon Bank	15,786	−6.53	6.51	8,062	−45.34	7.56
Lincoln City	Oceanlake Branch, The Oregon Bank	16,251	−9.36	6.70	53	−97.05	0.05

STATE AND NATIONAL BANKS AND TRUST COMPANIES OF OREGON, AND BRANCHES—Continued

Bank Name and Location		Deposits	% of Change	% of County	Loans	% of Change	% of County
LINCOLN COUNTY—Continued							
Newport	National Security Bank	30,692	22.61	12.66	17,998	0.76	16.88
Newport	Newport Branch, Pacific State Bank	6,205	4.51	2.56	965	9.41	0.91
Newport	The Bank of Newport	35,619	4.49	14.69	35,125	3.75	32.95
Newport	Newport North Branch, The Bank of Newport	5,620	30.18	2.32	2	−99.84	0.00
Newport	Yaquina Bay Bank	19,511	34.65	8.05	9,151	4.27	8.58
Siletz	Siletz Branch, National Security Bank	3,651	9.51	1.51	1,349	−5.00	1.27
Toledo	Toledo Branch, National Security Bank	19,553	−2.84	8.06	9,277	−4.08	8.70
Toledo	Toledo Branch, USNB	13,249	6.30	5.46	4,995	−17.05	4.69
Waldport	Waldport Branch, FIOR	13,957	5.22	5.76	2,211	−15.58	2.07
Waldport	South Lincoln Branch, The Bank of Newport	14,419	4.99	5.95	4,378	−3.86	4.11
Yachats	Yachats Branch, National Security Bank	3,920	NEW	1.62	353	NEW	0.33
	Totals for Lincoln County	$ 242,497	7.66		$ 106,603	−6.73	
LINN COUNTY							
Albany	Citizens Valley Bank	$ 34,484	−.89	10.11	$ 37,391	3.34	31.08
Albany	East Albany Branch, Citizens Valley Bank	5,919	2.19	1.73	437	−33.38	0.36
Albany	South Albany Branch, Citizens Valley Bank	5,505	−19.65	1.61	4,119	13.75	3.42
Albany	Albany Main Branch, FIOR	29,139	−4.73	8.54	12,248	16.91	10.18
Albany	Waverly Branch, FIOR	14,791	3.87	4.33	2,363	22.44	1.96
Albany	Albany Community Branch, USNB	37,243	−2.96	10.91	18,805	−10.03	15.63
Albany	Santiam-Albany Branch, USNB	12,590	0.33	3.69	1,104	−46.77	0.92
Albany	Albany Office, Western Security Bank	9,127	NEW	2.67	7,097	NEW	5.90
Brownsville	Brownsville Branch, Citizens Valley Bank	5,983	−3.50	1.75	490	−28.57	0.41
Halsey	Halsey Branch, Citizens Valley Bank	5,535	16.70	1.62	2,957	−9.63	2.46
Harrisburg	Harrisburg Branch, Citizens Valley Bank	2,098	−10.15	0.61	853	229.34	0.71
Harrisburg	Harrisburg Branch, Key Bank of Oregon	3,198	−11.29	0.94		100.00	0.00
Harrisburg	Harrisburg Branch, Pacific Western Bank	21,380	−1.22	6.27	4,303	−24.38	3.58
Lebanon	Lebanon Branch, Citizens Valley Bank	26,672	−4.19	7.82	5,040	41.10	4.19
Lebanon	Lebanon Branch, FIOR	44,012	−1.93	12.90	6,695	7.91	5.57
Lebanon	Lebanon-Southgate Branch, USNB	15,924	1.07	4.67	1,415	−59.59	1.18
Lebanon	Lebanon Office, Western Security Bank	1,953	NEW	0.57	764	NEW	0.64
Lyons	Santiam Valley Office, Western Security Bank	4,082	−16.44	1.20	836	−33.33	0.69
Scio	Scio Branch, FIOR	11,099	0.08	3.25	1,697	−8.91	1.41
Shedd	Shedd Branch, Citizens Valley Bank	3,879	18.41	1.14	3,567	15.59	2.97
Sweet Home	Sweet Home Branch, Citizens Valley Bank	14,505	0.17	4.25	3,201	16.10	2.66
Sweet Home	Sweet Home Branch, FIOR	25,950	−1.09	7.60	2,503	−4.57	2.08
Sweet Home	Sweet Home Branch, USNB	6,173	1.53	1.81	2,413	16.18	2.01
	Totals for Linn County	$ 341,241	−2.85		$ 120,298	−.68	
MALHEUR COUNTY							
Nyssa	Nyssa Branch, FIOR	$ 20,206	−3.72	13.45	$ 4,762	3.66	9.39
Nyssa	Nyssa Branch, USNB	13,545	−3.27	9.02	7,708	19.50	15.20
Ontario	Ontario Branch, FIOR	33,062	−6.53	22.01	4,373	22.91	8.63
Ontario	Ontario Branch, USNB	39,632	−5.45	26.38	15,437	4.76	30.45
Ontario	West Park Plaza Branch, USNB	9,062	0.15	6.03	2,682	−38.77	5.29
Ontario	Treasure Valley Branch, Western Bank	5,853	−22.68	3.90	4,457	−8.14	8.79
Vale	Vale Branch, USNB	28,871	5.34	19.22	11,279	−1.11	22.25
	Totals for Malheur County	$ 150,231	−3.89		$ 50,698	1.45	
MARION COUNTY							
Aumsville	Santiam Valley Bank	$ 6,599	−13.32	0.54	$ 5,603	−6.23	0.90
Brooks	Brooks Branch, Key Bank of Oregon	4,212	−8.24	0.35		100.00	0.00
Hubbard	Hubbard Branch, Key Bank of Oregon	9,055	2.63	0.74		100.00	0.00
Jefferson	Jefferson Branch, Citizens Valley Bank	6,207	5.81	0.51	3,591	10.32	0.58
Mill City	Mill City Office, Santiam Valley Bank	1,995	8.78	0.16	462	164.00	0.07
Mill City	Mill City Branch, USNB	17,168	−15.83	1.41	5,069	−3.36	0.82
Mt. Angel	Mt. Angel Branch, FIOR	12,354	−1.16	1.01	3,385	10.55	0.55
Mt. Angel	Mt. Angel Branch, USNB	24,003	−4.93	1.97	816	−83.75	0.13
Salem	Candalaria Branch, FIOR	17,884	8.87	1.47	5,922	41.71	0.95
Salem	Capitol Center Branch, FIOR	15,152	17.85	1.24	2,098	−12.77	0.34
Salem	East Salem Branch, FIOR	20,689	5.12	1.70	3,836	30.57	0.62
Salem	Keizer Branch, FIOR	21,181	0.79	1.74	2,546	6.88	0.41
Salem	Lancaster-Silverton Branch, FIOR	14,825	8.43	1.22	1,889	7.39	0.30
Salem	Liberty & Skyline Road Branch, FIOR	6,376	12.79	0.52	2,102	81.83	0.34

STATE AND NATIONAL BANKS AND TRUST COMPANIES OF OREGON, AND BRANCHES—Continued

Bank Name and Location		Deposits	% of Change	% of County	Loans	% of Change	% of County
MARION COUNTY—Continued							
Salem	Salem Main Branch, FIOR	70,160	−.25	5.76	34,152	−.59	5.51
Salem	North Salem Branch, Key Bank of Oregon	4,365	−5.07	0.36	23,810	100.00	3.84
Salem	Salem Branch, Oregon First Bank	19,942	31.74	1.64	17,119	36.11	2.76
Salem	Lancaster & Market Office, Pacific Western Bank	2,634	39.44	0.22	1	0.00	0.00
Salem	Pioneer Trust Bank, National Association	57,351	NEW	4.71	16,485	NEW	2.66
Salem	Medical Center Branch, Pioneer Trust Bank, N.A., Pioneer T	6,552	NEW	0.54	3,337	NEW	0.54
Salem	The Commercial Bank	53,374	1.08	4.38	68,691	4.61	11.08
Salem	East Motor Branch, The Commercial Bank	12,490	6.46	1.03	1,101	−4.76	0.18
Salem	Keizer Branch, The Commercial Bank	8,948	10.21	0.73	1,318	2.33	0.21
Salem	Silverlan Plaza Branch, The Commercial Bank	5,234	18.63	0.43	1,058	−8.56	0.17
Salem	South Salem Branch, The Commercial Bank	12,192	4.89	1.00	251	−39.37	0.04
Salem	25th & Mission Street Branch, The Oregon Bank	3,181	6.28	0.26		−100.00	0.00
Salem	Center Street Branch, The Oregon Bank	5,496	−21.20	0.45	1	0.00	0.00
Salem	Salem Main Branch, The Oregon Bank	15,387	−12.18	1.26	7,442	26.22	1.20
Salem	United Savings Bank, Mutual	78,442	−1.67	6.44	150,511	−3.77	24.27
Salem	Keizer Branch, United Savings Bank, Mutual	16,963	1.41	1.39	34	−49.25	0.01
Salem	Lancaster Mall Branch, United Savings Bank, Mutual	17,380	5.95	1.43	36	−40.98	0.01
Salem	South Salem Branch, United Savings Bank, Mutual	16,374	13.66	1.34	23	−25.81	0.00
Salem	Center & Lancaster Branch, USNB	35,087	4.84	2.88	8,514	−3.19	1.37
Salem	Keizer Branch, USNB	20,706	1.43	1.70	1,904	−36.85	0.31
Salem	Ladd & Bush Branch, USNB	115,832	−12.71	9.51	76,196	−2.70	12.29
Salem	North Salem Branch, USNB	29,448	3.28	2.42	2,475	−71.26	0.40
Salem	Silverton-Lancaster Branch, USNB	9,480	9.58	0.78	2,585	7.89	0.42
Salem	Sunnyslope Branch, USNB	17,912	12.20	1.47	2,961	−41.12	0.48
Salem	University Branch, USNB	27,978	10.27	2.30	3,075	−19.38	0.50
Salem	Western Security Bank	21,114	10.66	1.73	37,440	2.48	6.04
Salem	Battle Creek Office, Western Security Bank	3,075	−2.29	0.25	2	−33.33	0.00
Salem	Broadway Branch, Western Security Bank	12,200	4.79	1.00	6,307	−3.28	1.02
Salem	Candalaria Branch, Western Security Bank	24,067	−5.56	1.98	8,097	−7.95	1.31
Salem	Lancaster Office, Western Security Bank	11,269	3.85	0.93	11,116	−9.69	1.79
Silverton	Silverton Branch, FIOR	24,326	−1.43	2.00	5,968	−2.52	0.96
Silverton	Silverton Branch, Key Bank of Oregon	5,989	−4.33	0.49		100.00	0.00
Silverton	Silverton Branch, The Commercial Bank	24,009	6.21	1.97	3,758	2.29	0.61
St. Paul	St. Paul Branch, Key Bank of Oregon	3,082	−6.07	0.25		100.00	0.00
St. Paul	St. Paul Branch, USNB	12,553	9.12	1.03	1,880	−30.60	0.30
Stayton	Stayton Branch, FIOR	33,080	9.39	2.72	8,706	0.57	1.40
Stayton	Stayton Branch, Key Bank of Oregon	5,206	34.94	0.43		100.00	0.00
Stayton	Stayton Branch, USNB	20,846	−2.26	1.71	8,594	−8.26	1.39
Turner	Cascade Office, Western Security Bank	6,776	7.80	0.56	4,143	−15.72	0.67
Woodburn	Woodburn Branch, FIOR	29,852	2.91	2.45	4,516	10.42	0.73
Woodburn	Key Bank of Oregon	25,454	−8.39	2.09	42,579	−52.37	6.87
Woodburn	Cascade Branch, Key Bank of Oregon	15,021	−11.47	1.23		100.00	0.00
Woodburn	Woodburn Branch, United Savings Bank, Mutual	33,682	−1.69	2.77	43	−51.14	0.01
Woodburn	Woodburn Branch, USNB	52,974	0.56	4.35	9,106	8.86	1.47
Woodburn	Woodburn State Bank	12,483	−18.00	1.03	7,511	−9.71	1.21
	Totals for Marion County	$ 1,217,666	1.20		$ 620,165	−5.16	
MORROW COUNTY							
Boardman	Boardman Branch, Inland Empire Bank	$ 6,780	1.44	14.75	$ 3,762	12.37	19.98
Heppner	Heppner Branch, Main Office, Bank of Eastern Oregon	16,787	−2.90	36.47	9,108	−7.03	48.38
Heppner	Heppner Branch, FIOR	16,986	−.96	36.90	3,085	22.18	16.39
Ione	Ione Branch, Bank of Eastern Oregon	5,480	7.68	11.90	2,872	2.13	15.25
	Totals for Morrow County	$ 46,033	−.39		$ 18,827	1.87	
MULTNOMAH COUNTY							
Gresham	242nd & Burnside Branch, FIOR	$ 0	0.00	0.00	$ 0	0.00	0.00
Gresham	Gresham Branch, FIOR	51,553	1.42	0.89	13,013	5.06	0.15
Gresham	Mount Hood Security Bank	14,517	−.74	0.25	13,953	18.04	0.17
Gresham	242nd & Stark Branch, Mount Hood Security Bank	3,027	18.94	0.05	737	88.49	0.01
Gresham	Gresham Branch, Oregon First Bank	7,433	−1.67	0.13	3,180	−8.41	0.04
Gresham	Gresham Branch, Pacific Western Bank	22,170	−6.16	0.38	10,471	4.0	0.12
Gresham	Gresham Mall Branch, Pacific Western Bank	5,325	7.90	0.09	1	−66.67	0.00
Gresham	Gresham Branch, The Oregon Bank	7,663	−1.34	0.13	1	0.00	0.00
Gresham	182nd & Powell Branch, USNB	569	NEW	0.01	14	NEW	0.00

STATE AND NATIONAL BANKS AND TRUST COMPANIES OF OREGON, AND BRANCHES—Continued

Bank Name and Location		Deposits	% of Change	% of County	Loans	% of Change	% of County
MULTNOMAH COUNTY—Continued							
Gresham	East Gresham Branch, USNB	13,655	0.32	0.24	2,007	−46.90	0.02
Gresham	Gresham Branch, USNB	33,563	−3.98	0.58	42,481	30.91	0.50
Milwaukie	Milwaukie Branch, USNB	11,443	29.93	0.20	17,156	80.72	0.20
Portland	American State Bank	10,874	−7.03	0.19	5,382	−16.61	0.06
Portland	2nd & Yamhill Branch, American State Bank	371	−70.81	0.01	153	2.68	0.00
Portland	Canadian Imperial Bank of Commerce	438,387	−29.23	7.57	76,563	−22.95	0.91
Portland	First Interstate Bank of Oregon, N.A.	272,654	−12.91	4.71	2,012,836	1.47	23.93
Portland	122nd & Halsey Branch, FIOR	21,663	6.06	0.37	8,365	33.22	0.10
Portland	26th & East Burnside Branch, FIOR	13,789	−3.90	0.24	2,646	−1.34	0.03
Portland	39th & Powell Branch, FIOR	19,283	−14.79	0.33	1,750	10.76	0.02
Portland	42nd & Going Branch, FIOR	30,236	3.39	0.52	2,831	−15.77	0.03
Portland	46th & Woodstock Branch, FIOR	18,977	7.05	0.33	1,548	15.61	0.02
Portland	Broadway & Grand Branch, FIOR	17,549	−45.00	0.30	4,155	24.03	0.05
Portland	Calaroga Terrace Branch, FIOR	4,597	14.50	0.08		100.00	0.00
Portland	East Portland Branch, FIOR	57,824	−11.32	1.00	161,969	12.22	1.93
Portland	Fifth & College Branch, FIOR	23,942	2.25	0.41	4,600	19.11	0.05
Portland	Fifth & Salmon Branch, FIOR	49,825	30.07	0.86	105,550	55.84	1.25
Portland	Foster-Powell Branch, FIOR	21,771	3.63	0.38	1,597	8.71	0.02
Portland	Gateway Branch, FIOR	32,530	8.08	0.56	6,680	−2.77	0.08
Portland	Hayden Island Branch, FIOR	9,248	45.43	0.16	1,207	−8.21	0.01
Portland	Holladay Park Plaza Branch, FIOR	2,965	31.90	0.05		100.00	0.00
Portland	Hollywood-Rose City Branch, FIOR	44,312	−7.07	0.77	9,390	17.96	0.11
Portland	Johns Landing Branch, FIOR	14,689	9.45	0.25	4,978	−22.50	0.06
Portland	Lloyd Center Branch, FIOR	36,443	−3.43	0.63	8,754	39.77	0.10
Portland	Lloyd Tower Branch, FIOR	4,699	55.54	0.08	773	100.00	0.01
Portland	Medical Center Branch, FIOR	8,119	16.59	0.14	827	7.12	0.01
Portland	Montavilla Branch, FIOR	33,300	2.95	0.58	4,031	8.21	0.05
Portland	Moreland-Sellwood Branch, FIOR	44,955	2.71	0.78	2,998	7.30	0.04
Portland	N. Denver & Interstate Branch, FIOR	29,876	4.49	0.52	4,594	23.63	0.05
Portland	N.W. 19th & Raleigh Branch, FIOR	46,727	−2.29	0.81	6,631	11.04	0.08
Portland	N.W. 22nd & Lovejoy Branch, FIOR	10,745	2.51	0.19	1,892	10.71	0.02
Portland	N.W. 29th & Yeon Branch, FIOR	21,948	−19.51	0.38	116,827	5.42	1.39
Portland	One Main Place Branch, FIOR	17,243	−37.96	0.30	15,823	−72.73	0.19
Portland	Parkrose Branch, FIOR	13,032	3.35	0.23	8	60.00	0.00
Portland	Peninsula Center, FIOR	22,621	7.18	0.39	3,560	11.70	0.04
Portland	Portland Main Branch, FIOR	113,780	−1.79	1.96	99,004	3.63	1.18
Portland	S.E. 103rd & Washington Branch, FIOR	17,077	12.33	0.29	4,662	−5.11	0.06
Portland	S.E. 121st & Division Branch, FIOR	27,392	−7.46	0.47	5,078	33.60	0.06
Portland	S.E. 181st & Stark Branch, FIOR	25,207	4.45	0.44	4,023	16.27	0.05
Portland	S.E. 38th & Hawthorne Branch, FIOR	37,231	7.76	0.64	5,119	6.40	0.06
Portland	S.E. 82nd & Foster Branch, FIOR	47,055	−1.82	0.81	3,380	15.67	0.04
Portland	S.W. 13th & Barbur Blvd. Branch, FIOR	21,512	12.06	0.37	3,073	17.29	0.04
Portland	S.W. 14th & Morrison Branch, FIOR	23,600	2.48	0.41	2,027	−8.03	0.02
Portland	S.W. First & Harrison Branch, FIOR	8,931	23.75	0.15	2	−88.24	0.00
Portland	Sixth & Morrison Branch, FIOR	49,707	1.81	0.86	24,531	−25.80	0.29
Portland	Swan Island Branch, FIOR	9,653	19.53	0.17	5	400.00	0.00
Portland	Terwilliger Plaza Branch, FIOR	8,002	1.59	0.14	4	100.00	0.00
Portland	Town Center Terrace Branch, FIOR	0	NEW	0.00	0	NEW	0.00
Portland	Walnut Park Branch, FIOR	17,820	10.75	0.31	2,997	−19.37	0.04
Portland	Portland Office, Key Bank of Oregon	1,990	−12.87	0.03	8,004	100.00	0.10
Portland	Oregon First Bank	102,025	19.38	1.76	125,497	−38.08	1.49
Portland	Columbia Plaza Branch, Oregon First Bank	6,008	−19.82	0.10	793	−1.49	0.01
Portland	Ione Plaza Branch, Oregon First Bank	3,595	−5.89	0.06	15	−44.44	0.00
Portland	Lloyd Branch, Oregon First Bank	26,688	−3.12	0.46	1,960	25.80	0.02
Portland	N.E. 122nd & Halsey Branch, Oregon First Bank	9,551	−2.37	0.16	810	17.05	0.01
Portland	Pacific Western Bank	54,415	95.31	0.94	374,495	07952.78	4.45
Portland	200 Market Office, Pacific Western Bank	11,179	−10.72	0.19	4	−77.78	0.00
Portland	Barbur Boulevard Branch, Pacific Western Bank	19,451	7.83	0.34	0	−100.00	0.00
Portland	East Morrison Branch, Pacific Western Bank	19,765	−22.19	0.34	285	1483.33	0.00
Portland	Gateway Office, Pacific Western Bank	9,544	3.87	0.16	1	−87.50	0.00
Portland	Hillsdale Branch, Pacific Western Bank	12,095	−3.44	0.21	1	−66.67	0.00
Portland	Lloyd Center Tower Office, Pacific Western Bank	2,888	−14.73	0.05	1	0.00	0.00
Portland	Multnomah Branch, Pacific Western Bank	16,266	0.84	0.28	3	50.00	0.00
Portland	Parkside Center Office, Pacific Western Bank	3,168	−34.37	0.05	1	0.00	0.00
Portland	Southwest Sixth and Alder Branch, Pacific Western Bank	9,297	−19.47	0.16	1	−83.33	0.00
Portland	The Bank of California, N.A.	290,210	13.07	5.01	105,426	3.26	1.25
Portland	The Bank of Nova Scotia	272,499	−63.49	4.71	26,083	−57.72	0.31

STATE AND NATIONAL BANKS AND TRUST COMPANIES OF OREGON, AND BRANCHES – Continued

Bank Name and Location	*Deposits*	*% of Change*	*% of County*	*Loans*	*% of Change*	*% of County*
MULTNOMAH COUNTY—Continued						
Portland ..... The Bank of Tokyo, Ltd.	592,944	48.61	10.24	193,055	52.03	2.29
Portland ..... The Hongkong and Shanghai Banking Corporation ...	5,352	496.66	0.09	25,944	220.06	0.31
Portland ..... The Oregon Bank	237,289	−14.25	4.10	473,514	5.27	5.63
Portland ..... 122nd & Stark Branch, The Oregon Bank	23,641	−3.89	0.41	6	20.00	0.00
Portland ..... 20th & Sandy Branch, The Oregon Bank	12,533	−4.09	0.22	230	1990.91	0.00
Portland ..... Lloyd Center Branch, The Oregon Bank	16,678	−2.32	0.29	6,500	−7.22	0.08
Portland ..... N.W. 21st & Davis Branch, The Oregon Bank	11,949	1.15	0.21	44	2100.00	0.00
Portland ..... Ninth & Washington Branch, The Oregon Bank	14,163	−9.81	0.24	7	−30.00	0.00
Portland ..... Parkrose Branch, The Oregon Bank	27,265	−6.40	0.47	10,522	−4.50	0.13
Portland ..... Providence Branch, The Oregon Bank	4,194	−10.78	0.07		−100.00	0.00
Portland ..... St. Johns Branch, The Oregon Bank	9,552	−17.39	0.16	2,012	−31.54	0.02
Portland ..... Willamette Center Branch, The Oregon Bank	9,660	−14.03	0.17	78	875.00	0.00
Portland ..... The Royal Bank of Canada	156,528	−27.92	2.70	624,359	−14.20	7.42
Portland ..... United States National Bank of Oregon	743,587	20.53	12.84	3,301,128	32.62	39.24
Portland ..... 102nd & Washington Branch, USNB	21,452	10.11	0.37	11,782	14.29	0.14
Portland ..... 160th & Division Branch, USNB	25,715	8.26	0.44	2,022	−61.47	0.02
Portland ..... 181st & Glisan Branch, USNB	23,340	−3.15	0.40	3,504	−60.66	0.04
Portland ..... 200 Market Street Branch, USNB	8,443	8.79	0.15	467	−50.37	0.01
Portland ..... 23rd & Lovejoy Branch, USNB	10,127	19.66	0.17	395	−78.25	0.00
Portland ..... 36th & Powell Branch, USNB	6,781	6.94	0.12	77	−46.15	0.00
Portland ..... 39th & Salmon Branch, USNB	25,255	5.25	0.44	701	−81.67	0.01
Portland ..... 42nd & Alberta Branch, USNB	9,824	10.41	0.17	377	−33.16	0.00
Portland ..... 4th & Harrison Branch, USNB	19,186	3.23	0.33	2,249	−59.16	0.03
Portland ..... 55th & East Burnside Branch, USNB	3,660	29.01	0.06	2	100.00	0.00
Portland ..... 67th & Glisan Branch, USNB	32,412	0.18	0.56	1,901	−73.73	0.01
Portland ..... Argay Square Branch, USNB	11,207	8.43	0.19	344	−66.86	0.00
Portland ..... Burlingame Branch, USNB	29,203	7.79	0.50	1,522	−70.63	0.02
Portland ..... Burnside Trolley Branch, USNB	3,424	17.06	0.06	5	−61.54	0.00
Portland ..... Bybee-Milwaukie Branch, USNB	26,020	1.64	0.45	446	−86.44	0.01
Portland ..... Cedar Hills Branch, USNB	6,108	10.13	0.11	17	70.00	0.00
Portland ..... Century Tower Branch, USNB	14,091	15.07	0.24	362	−75.03	0.00
Portland ..... Citizens Branch, USNB	71,992	−1.71	1.24	85,308	7.42	1.01
Portland ..... Crown Plaza Branch, USNB	7,447	9.00	0.13	738	−66.07	0.01
Portland ..... Eastport Plaza Branch, USNB	41,926	2.09	0.72	13,047	−15.84	0.16
Portland ..... Emanuel Hospital Branch, USNB	4,134	−29.21	0.07	1,009	21.71	0.01
Portland ..... Halsey-Gateway Branch, USNB	20,801	−.78	0.36	873	−68.89	0.01
Portland ..... Hollywood Branch, USNB	50,823	5.24	0.88	4,557	−68.35	0.05
Portland ..... Industrial Center Branch, USNB	16,418	17.07	0.28	13,793	−13.39	0.16
Portland ..... Interstate & Going Branch, USNB	19,896	4.07	0.34	873	−66.51	0.01
Portland ..... Jantzen Beach Branch, USNB	29,343	46.94	0.51	3,582	−25.73	0.04
Portland ..... Jantzen Beach Mall Branch, USNB	0	0.00	0.00	0	0.00	0.00
Portland ..... Johns Landing Branch, USNB	8,500	0.20	0.15	1,167	−70.82	0.01
Portland ..... Lloyd Center Branch, USNB	47,193	−18.01	0.81	27,368	45.03	0.33
Portland ..... Lloyd Tower Branch, USNB	5,450	28.99	0.09	43	4.88	0.00
Portland ..... Lombard-Emerald Branch, USNB	34,189	1.40	0.59	1,423	−65.00	0.02
Portland ..... Menlo Park Branch, USNB	39,893	5.97	0.69	28,616	25.70	0.34
Portland ..... Metropolitan Branch, USNB	41,833	4.12	0.72	25,818	26.58	0.31
Portland ..... Milwaukie-Powell Branch, USNB	26,302	−.71	0.45	930	−65.47	0.01
Portland ..... One Pacific Square Branch, USNB	8,755	6.37	0.15	211	−83.73	0.00
Portland ..... Peninsula Branch, USNB	48,110	3.82	0.83	6,501	−29.13	0.08
Portland ..... Portland Adventist Medical Center Branch, USNB	2,180	88.91	0.04	57	100.00	0.00
Portland ..... Portland Airport Branch, USNB	2,625	−14.69	0.05	54	−85.90	0.00
Portland ..... S.E. 72nd & Foster Road Branch, USNB	9,548	−1.49	0.16	430	−74.22	0.01
Portland ..... S.W. 12th & Morrison Branch, USNB	11,195	11.97	0.19	317	−72.65	0.00
Portland ..... S.W. 2nd & Columbia Branch, USNB	10,341	16.49	0.18	997	−40.41	0.01
Portland ..... S.W. 5th & Clay Branch, USNB	8,896	23.56	0.15	785	94.31	0.01
Portland ..... S.W. Third & Salmon Branch, USNB	8,621	−2.06	0.15	2,272	−34.88	0.03
Portland ..... Sandy Boulevard Branch, USNB	43,750	4.51	0.76	3,149	−77.28	0.04
Portland ..... Stadium Branch, USNB	82,318	−10.94	1.42	14,696	−23.95	0.17
Portland ..... The Tower Branch, USNB	5,428	−90.93	0.09		−100.00	0.00
Portland ..... The Village at Forest Glen Branch, USNB	331	NEW	0.01		NEW	0.00
Portland ..... Union Avenue Branch, USNB	40,933	2.82	0.71	30,102	39.78	0.36
Portland ..... Westmoreland Union Manor Branch, USNB	2,125	16.76	0.04	5	100.00	0.00
Portland ..... Woodstock Boulevard Branch, USNB	41,300	3.06	0.71	927	−76.15	0.01
Sandy ..... Sandy Branch, USNB	6,122	17.08	0.11	1,293	74.73	0.02
Troutdale ..... Troutdale Branch, The Oregon Bank	6,677	−1.72	0.12	1	0.00	0.00
Totals for Multnomah County	$ 5,790,691	−16.41		$ 8,412,881	14.91	

STATE AND NATIONAL BANKS AND TRUST COMPANIES OF OREGON, AND BRANCHES—Continued

Bank Name and Location		Deposits	% of Change	% of County	Loans	% of Change	% of County
POLK COUNTY							
Dallas	Bank of Willamette Valley	$ 14,478	0.91	11.69	$ 8,909	−.37	20.66
Dallas	Great Western Bank	1,985	31.98	1.60	1,103	53.62	2.56
Dallas	Dallas Branch, The Oregon Bank	28,972	3.04	23.39	10,270	−.48	23.81
Independence	Independence Branch, Citizens Valley Bank	5,088	−8.55	4.11	2,019	−15.20	4.68
Monmouth	Monmouth Branch, The Commercial Bank	6,058	1.32	4.89	2,558	−6.13	5.93
Monmouth	Monmouth Branch, USNB	21,513	−.97	17.37	17,073	0.00	39.58
Salem	West Motor Branch, The Commercial Bank	10,128	2.87	8.18	138	−45.88	0.32
Salem	West Salem Branch, USNB	30,557	5.47	24.67	1,045	−63.09	2.42
Salem	West Salem Office, Western Security Bank	5,100	13.06	4.12	16	−38.46	0.04
	Totals for Polk County	$ 123,879	2.75		$ 43,131	−4.73	
SHERMAN COUNTY							
Moro	Sherman County Branch, FIOR	$ 8,355	−4.38	100.00	$ 986	−5.37	100.00
	Totals for Sherman County	$ 8,355	−4.38		$ 986	−5.37	
TILLAMOOK COUNTY							
Cloverdale	Cloverdale Branch, USNB	$ 8,624	6.88	7.58	$ 463	−63.88	2.40
Garibaldi	Garibaldi Branch, FIOR	5,256	24.28	4.62	447	24.51	2.32
Manzanita	Manzanita Branch, USNB	12,402	−1.08	10.90	515	12.94	2.67
Rockaway	Nehalem Bay Branch, USNB	9,218	−2.20	8.10	612	−67.08	3.18
Tillamook	Tillamook Branch, FIOR	35,634	−8.40	31.33	4,378	−.14	22.72
Tillamook	Tillamook Branch, USNB	35,413	3.10	31.13	6,461	10.82	33.53
Tillamook	Tillamook Branch, Western Bank	7,203	−7.52	6.33	6,393	12.61	33.18
	Totals for Tillamook County	$ 113,750	−1.34		$ 19,269	−2.91	
UMATILLA COUNTY							
Athena	Athena Branch, USNB	$ 12,696	−3.05	4.05	$ 3,587	15.93	1.63
Elgin	Elgin Branch, USNB	6,141	NEW	1.96	1,777	NEW	0.81
Hermiston	Columbia Community Bank	5,675	−26.27	1.81	3,607	−37.43	1.64
Hermiston	Hermiston Branch, FIOR	8,025	−.95	2.56	12,333	97.74	5.62
Hermiston	Inland Empire Bank	45,105	6.69	14.40	40,944	17.05	18.66
Hermiston	Hermiston Branch, USNB	36,040	−2.16	11.50	45,087	56.84	20.55
Milton-Freewater	Bank of Commerce	39,127	5.14	12.49	25,256	18.65	11.51
Milton-Freewater	Milton-Freewater Branch, The Oregon Bank	26,700	7.07	8.52	5,947	2.66	2.71
Milton-Freewater	Milton-Freewater Branch, USNB	3,089	20.01	0.99	2,079	−39.93	0.95
Pendleton	Pendleton Branch, FIOR	38,975	−6.53	12.44	15,581	−5.37	7.10
Pendleton	Pendleton Branch, Inland Empire Bank	14,266	34.93	4.55	3,421	8.53	1.56
Pendleton	Pendleton Branch, The Oregon Bank	12,049	0.17	3.85	7,710	53.83	3.51
Pendleton	Pendleton Branch, USNB	42,210	−1.31	13.47	46,143	29.18	21.03
Pilot Rock	Pilot Rock Branch, FIOR	5,449	−5.97	1.74	490	−1.67	0.21
Stanfield	Stanfield Branch, Inland Empire Bank	2,979	11.61	0.95	1,048	78.23	0.48
Umatilla	Umatilla Branch, FIOR	3,848	−11.23	1.23	1	−99.99	0.00
Umatilla	Umatilla Branch, Inland Empire Bank	9,311	−.82	2.97	4,426	−.65	2.02
Weston	Weston Branch, Bank of Commerce	1,599	39.65	0.51	0	0.00	0.00
	Totals for Umatilla County	$ 313,284	2.44		$ 219,417	15.86	
UNION COUNTY							
La Grande	La Grande Branch, FIOR	$ 37,568	0.02	40.57	$ 8,093	−4.32	55.25
La Grande	La Grande Branch, USNB	38,115	7.56	41.16	3,148	−71.03	21.49
La Grande	La Grande Branch, Western Bank	6,428	−9.05	6.94	2,545	−7.56	17.38
Union	Union Branch, FIOR	10,486	1.50	11.32	861	−19.15	5.88
	Totals for Union County	$ 92,597	−7.75		$ 14,647	−53.62	

STATE AND NATIONAL BANKS AND TRUST COMPANIES OF OREGON, AND BRANCHES—Continued

Bank Name and Location		Deposits	% of Change	% of County	Loans	% of Change	% of County
WALLOWA COUNTY							
Enterprise	Enterprise Branch, Bank of Wallowa County	$ 6,057	−8.97	12.50	$ 3,678	−20.53	26.67
Enterprise	Enterprise Branch, FIOR	24,514	−.85	50.58	5,513	−12.52	39.97
Enterprise	Enterprise Branch, USNB	3,985	7.07	8.22	650	−85.04	4.71
Joseph	Bank of Wallowa County	8,457	−3.66	17.45	3,588	−15.46	26.02
Wallowa	Wallowa Branch, USNB	5,454	NEW	11.25	363	NEW	2.63
	Totals for Wallowa County	$ 48,467	−2.43		$ 13,792	−42.76	
WASCO COUNTY							
Dufur	Dufur Branch, USNB	$ 14,058	−8.39	8.99	$ 3,942	7.94	8.39
The Dalles	Columbia River Banking Company	14,154	2.33	9.05	8,595	9.91	18.29
The Dalles	The Dalles Branch, FIOR	44,594	−6.52	28.52	6,381	−16.17	13.58
The Dalles	The Dalles Branch, The Oregon Bank	15,069	−3.30	9.64	3,761	−5.38	8.00
The Dalles	The Dalles Branch, USNB	68,477	2.49	43.80	24,308	−18.43	51.73
	Totals for Wasco County	$ 156,352	−1.84		$ 46,987	−11.11	
WASHINGTON COUNTY							
Aloha	Aloha Branch, FIOR	$ 6,591	8.03	0.64	$ 1,427	23.44	0.45
Aloha	Aloha Branch, Pacific Western Bank	10,705	−1.76	1.04	2	100.00	0.00
Aloha	Farmington Mall Office, Pacific Western Bank	6,593	−3.46	0.64	1	0.00	0.00
Aloha	Aloha Branch, USNB	12,835	11.77	1.24	441	−57.10	0.14
Banks	Banks Branch, USNB	8,519	−1.61	0.82	461	−67.24	0.15
Beaverton	Beaver State Bank	10,170	5.62	0.98	8,338	−5.14	2.65
Beaverton	Beaverton Branch (Main), FIOR	35,761	−4.35	3.46	4,871	7.10	1.55
Beaverton	West Beaverton Branch, FIOR	12,620	−19.01	1.22	1,841	−18.54	0.59
Beaverton	Beaverton Branch, Oregon First Bank	14,822	−2.14	1.43	4,426	6.81	1.41
Beaverton	Beaverton Valley West Branch, Oregon First Bank	9,230	9.24	0.89	1,810	−23.95	0.58
Beaverton	Beaverton Branch, Pacific Western Bank	17,513	−4.33	1.69	3	50.00	0.00
Beaverton	Progress Plaza Branch, Pacific Western Bank	8,681	29.72	0.84	0	−100.00	0.00
Beaverton	Westgate Office, Pacific Western Bank	8,017	5.40	0.78	1	0.00	0.00
Beaverton	Beaverton Mall Branch, The Oregon Bank	7,170	1.40	0.69		−100.00	0.00
Beaverton	Murray & Allen Branch, The Oregon Bank	5,003	11.72	0.48	1	−91.67	0.00
Beaverton	Valley Plaza Branch, The Oregon Bank	8,959	−12.47	0.87	7,822	−20.12	2.49
Beaverton	Beaverton Branch, USNB	77,231	−13.91	7.47	93,344	2.51	29.72
Beaverton	Electronic Park Branch, USNB	2,867	−2.98	0.28	111	−90.95	0.04
Beaverton	North Beaverton Branch, USNB	39,208	3.68	3.79	4,866	−76.86	1.55
Beaverton	Beaverton Branch, Valley National Bank of Oregon	13,960	NEW	1.35	10,304	NEW	3.28
Cedar Hills	Cedar Hills Branch, FIOR	27,227	10.79	2.63	2,840	−4.38	0.90
Cornelius	Cornelius Branch, FIOR	2,929	6.55	0.28	7	−98.21	0.00
Cornelius	Cornelius Branch, Valley National Bank of Oregon	14,356	215.31	1.39	4,361	5.80	1.39
Forest Grove	Farmers and Merchants Bank	8,459	−5.93	0.82	8,358	−11.28	2.66
Forest Grove	Forest Grove Branch, FIOR	23,770	−.54	2.30	6,142	38.36	1.96
Forest Grove	Valley National Bank of Oregon	39,694	−8.25	3.84	30,768	26.94	9.79
Hillsboro	10th & Main Branch, FIOR	7,353	6.64	0.71	1,206	−1.71	0.38
Hillsboro	Hillsboro Branch, FIOR	29,418	−.61	2.85	6,356	0.87	2.02
Hillsboro	Hillsboro Branch, Oregon First Bank	7,740	44.70	0.75	2,551	−.97	0.81
Hillsboro	Hillsboro Branch, Pacific Western Bank	20,484	−11.14	1.98	4,242	−35.36	1.35
Hillsboro	Hillsboro Branch, The Oregon Bank	5,522	4.66	0.53	1,041	−12.96	0.33
Hillsboro	Tualatin Valley Bank	9,063	0.72	0.88	7,039	−7.59	2.24
Hillsboro	East Hillsboro Branch, USNB	4,634	7.97	0.45	255	−85.74	0.08
Hillsboro	Hillsboro Commercial Branch, USNB	66,001	1.60	6.38	20,403	−27.96	6.50
Hillsboro	West Hillsboro Branch, USNB	4,611	0.15	0.45	131	−85.70	0.04
Hillsboro	Hillsboro Branch, Valley National Bank of Oregon	89	NEW	0.01	22	NEW	0.01
King City	King City Branch, FIOR	39,688	2.33	3.84	2,948	−2.25	0.94
King City	King City Office, Key Bank of Oregon	1,554	−18.17	0.15		100.00	0.00
King City	King City Branch, USNB	41,731	2.84	4.04	231	−88.12	0.07
North Plains	North Plains Branch, Farmers and Merchants Bank	1,230	27.59	0.12	582	33.18	0.19
Portland	185th & Sunset Hwy. Branch, FIOR	20,186	10.99	1.95	3,956	12.29	1.26
Portland	St. Vincent Office, Pacific Western Bank	5,784	16.78	0.56	2	100.00	0.00
Portland	Sunset Branch, Pacific Western Bank	12,634	−3.42	1.22	1	−50.00	0.00
Portland	Cedar Mill Branch, The Oregon Bank	7,297	7.93	0.71	20	−62.26	0.01
Portland	185th & Sunset Branch, USNB	11,687	14.63	1.13	370	−84.27	0.12
Portland	Cedar Mill Branch, USNB	13,306	20.31	1.29	818	−29.48	0.26
Raleigh Hills	Raleigh Hills Branch, FIOR	41,752	10.84	4.04	19,803	41.30	6.30
Raleigh Hills	Raleigh Hills Branch, USNB	37,678	7.13	3.64	2,422	−60.43	0.77

STATE AND NATIONAL BANKS AND TRUST COMPANIES OF OREGON, AND BRANCHES—Continued

Bank Name and Location		*Deposits*	*% of Change*	*% of County*	*Loans*	*% of Change*	*% of County*
WASHINGTON COUNTY—Continued							
Sherwood	Sherwood Branch, Key Bank of Oregon	2,431	−12.52	0.24	0	100.00	0.00
Sherwood	Sherwood Branch, USNB	17,189	5.16	1.66	556	−63.97	0.18
Tigard	Tigard Branch, FIOR	30,422	−7.98	2.94	6,016	7.12	1.92
Tigard	Washington Square Branch, FIOR	16,563	5.55	1.60	5,862	2.59	1.87
Tigard	Tigard Branch, Pacific Western Bank	7,927	−18.36	0.77	2	−83.33	0.00
Tigard	Tigard Branch, The Oregon Bank	8,414	0.35	0.81	4,104	17.06	1.31
Tigard	Greenway Branch, USNB	6,166	−6.39	0.60	494	−35.84	0.16
Tigard	Tigard Branch, USNB	41,671	−2.96	4.03	18,673	0.45	5.94
Tigard	Tigard Drive-In Branch, USNB	150	−10.71	0.01	0	100.00	0.00
Tigard	Washington Square Branch, USNB	19,174	8.24	1.85	1,033	−80.90	0.33
Tualatin	Tualatin Branch, FIOR	20,408	22.90	1.97	6,768	48.29	2.15
Tualatin	Tualatin Branch, Key Bank of Oregon	2,426	−14.09	0.23	0	100.00	0.00
Tualatin	Tualatin Branch, USNB	10,976	7.84	1.06	779	−56.77	0.25
West Slope	West Slope Branch, USNB	27,725	−3.65	2.68	2,890	−67.70	0.92
	Totals for Washington County	$ 1,033,974	1.10		$ 314,122	−10.61	
WHEELER COUNTY							
Fossil	Fossil Branch, FIOR	$ 11,145	−3.10	100.00	$ 1,555	−17.11	100.00
	Totals for Wheeler County	$ 11,145	−3.10		$ 1,555	−17.11	
YAMHILL COUNTY							
Amity	Amity Branch, USNB	$ 7,290	−7.18	3.00	$ 3,439	−12.16	3.82
Carlton	Carlton Branch, FIOR	6,098	−.31	2.51	1,093	14.33	1.21
Dayton	Dayton Branch, USNB	6,935	−3.44	2.86	1,913	−1.80	2.12
McMinnville	First National Bank of McMinnville	31,239	−2.43	12.87	13,373	−18.74	14.84
McMinnville	McMinnville Branch, USNB	53,675	6.01	22.11	22,789	−2.21	25.30
McMinnville	Valley Community Bank	15,050	3.82	6.20	11,197	4.87	12.43
McMinnville	McMinnville Branch, FIOR	6,934	204.52	2.86	2,908	57.19	3.23
McMinnville	North Town Office, First National Bank of McMinnville	1,881	10.39	0.77	1,015	53.32	1.13
McMinnville	McMinnville Branch, The Oregon Bank	7,464	0.24	3.07	4,372	−53.21	4.85
Newberg	Newberg Branch, FIOR	21,463	1.59	8.84	5,513	14.47	6.12
Newberg	Newberg State Bank	10,227	20.70	4.21	6,547	12.59	7.27
Newberg	Friendsview Manor Branch, Newberg State Bank	5	NEW	0.00	0	NEW	0.00
Newberg	Newberg Branch, The Commercial Bank	7,790	8.36	3.21	3,571	15.01	3.96
Newberg	Newberg Branch, USNB	30,710	−.84	12.65	7,029	−52.31	7.80
Sheridan	Sheridan Branch, USNB	18,337	3.30	7.55	3,627	−28.92	4.03
Willamina	Willamina Branch, The Oregon Bank	10,573	−5.62	4.35	1	−99.89	0.00
Yamhill	Yamhill Branch, FIOR	7,116	6.53	2.93	1,703	25.87	1.89
	Totals for Yamhill County	$ 242,787	4.15		$ 90,090	−14.19	
	Totals for State of Oregon	$15,053,131	−6.30		$11,936,156	4.41	

Trusts

ABSTRACT OF STATEMENTS OF TRUST RESPONSIBILITY AT CLOSE OF BUSINESS

DECEMBER 31, 1985

Number Reporting—15 All amounts expressed in thousands

TRUST ASSETS

Cash on hand and due from banks	$ 103,794
Stocks, bonds and other securities	12,998,627
Notes and contracts receivable	216,518
Savings accounts	816,967
Participants interest in collective investment funds	1,705,113
Real property held in trust as asset or investment	521,397
Advances to trusts	−24,594
Other assets	343,388
Total	$16,681,210

TRUST LIABILITIES

Court Trusts:		
(a) Cash	$ 36,276	
(b) Securities, etc.	507,317	543,593
Personal Trusts:		
(a) Cash	23,694	
(b) Securities, etc.	2,528,440	2,552,134
Corporate Trusts and Corporate Agencies:		
(a) Cash	53,473	
(b) Securities, etc.	5,466,380	5,519,853
Personal Agencies (Incl. Escrow, Safekeeping, etc.):		
(a) Cash	10,083	
(b) Securities, (Property)	7,647,399	7,657,482
Advance Account		−23,158
Other Liabilities		431,306
Total		$16,681,210

Total amount of bonds, notes and other security issues under banks' or companies' trusteeship	$ 2,210,053
Book value of securities pledged to Superintendent of Banks	$ 10,915
Book value of securities pledged to secure uninvested trust funds deposited in own bank	$ 99,110

NON-DEPOSIT TRUST COMPANIES

Name of Trust Company	*Location*
Capital Trust Company	Portland
Columbia Trust Company	Portland
Pacific Northwest Trust Company	Portland
Service Trust Company	Portland

BANKS AND SAVINGS & LOANS AUTHORIZED TO DO A TRUST BUSINESS

Date of Authorization	*Name of Bank or Savings & Loan and Location*
Nov. 27, 1971	Citizens Valley Bank, Albany
Sept. 16, 1968	Western Bank, Coos Bay
Oct. 7, 1969	Pacific Western Bank, Milwaukie
Sept. 9, 1982	Benj. Franklin Federal Savings & Loan, Portland
Nov. 17, 1919	The Bank of California, N.A., Portland
Aug. 19,1927	First Interstate Bank of Oregon, N.A., Portland
June 9, 1914	The Oregon Bank, Portland
Aug. 5, 1983	Oregon First Bank, Portland
Nov. 13, 1919	United States National Bank of Oregon, Portland
April 20, 1966	The Commercial Bank, Salem
May 13, 1924	Pioneer Trust Bank, N.A., Salem

FOREIGN BANKS AND TRUST COMPANIES AUTHORIZED TO MAKE MORTGAGE LOANS

State	*City*	*Name of Bank*
Idaho	Fruitland	Treasure Valley Bank
Washington	Seattle	Washington Mutual Savings Bank

FOREIGN RESERVE AGENTS

Name of Reserve Agent	*Address*	*Date Appointment Approved*
Union Planters National Bank of Memphis	P.O. Box 387 Memphis, Tennessee 38147	2-21-84

BANK STOCK DEALERS

Name of Dealer	*Reg. No.*	*Subsidiary*	*Parent Bank*	*Effective*
Michael S. Compton	No. 5	EENA Securities Corp.	Pioneer Trust Bank, N.A.	CANCELLED 9-30-85

Pawnbrokers

LICENSEES OPERATING UNDER THE PAWNBROKERS ACT

Number of Licensees as of December 31, 1985 — 13

City	Name and Address	License No
Central Point	Milton F. and Kathleen J. Gorden abn Gorden's Pawnbroker, 327 E. Pine 97501	P-248
Grants Pass	Wonderland Enterprises, Inc., 120 S.W. "M" Street 97526	P-234
Klamath Falls	Gregory J. Cheyne, 611 Klamath Avenue 97601	P-242
	Scott Loan Co., 625 Klamath Avenue 97601	P-206
Medford	Medford Pawn, Ltd., 131 W. Main Street 97501	P-244
Ontario	The Outdoorsman, Inc., 230 North Oregon Street 97914	P-214
Portland	Agee's Diamond Loan and Broker's Co., 299 S.W. Alder Street 97204	P-235
	Edward Roske abn 82nd Ave. Pawn Shop, 10309 S.E. 82nd 97266	P-246
	Westland Financial Services, Incorporated abn Gateway Loan Co., 10640 N.E. Halsey 97220	P-245
	H & B Jewelry & Loan Company, 526 S.W. Third Avenue 97204	P-226
Salem	Gary G. Nopp and Patricia J. Nopp abn Star Exchange Loan Office, 201 Commercial Street N.E. 97301	P-239
	Bruce W. Bertrand and Eleanor W. Bertrand abn The Pawn Shop, 3820 Silverton Road N.E. 97303	P-230
Winston	Quinton R. Vause & Caroline Vause abn Southern Oregon Gun & Survival, 100 S.E. Main 97496	P-247

SUMMARY OF ANNUAL REPORTS

December 31, 1985

Analysis of Loans	Number Loans	Aggregate Amount of Loans
Total loans outstanding at beginning of year	31,397	$1,590,741
Loans made during the year	81,184	4,180,240
Totals	112,581	$5,770,981
Loans cancelled during the year:		
Redeemed (Loans collected)	68,960	$3,713,765
Forfeited	13,010	484,376
Charged off as loss	68	2,160
Total loans cancelled	82,038	$4,200,301
Total loans outstanding at close of year	30,543	$1,570,680
Total interest charges collected on pledge loans during the year	68,091	$486,867

Sale of Checks

LICENSEES OPERATING UNDER THE SALE OF CHECKS ACT

Date of License	*Name of Company*
August 16, 1965	Travelers Express Company, Inc. Minneapolis, Minnesota
September 2, 1965	American Express Travel Related Services Company, Inc. New York City, New York
August 11, 1966	Republic Money Orders, Inc. Dallas, Texas
August 25, 1969	The Circle K Convenience Stores, Inc. El Paso, Texas
September 18, 1973	Citicorp New York City, New Yo'k
October 1, 1973	BankAmerica Corporation San Francisco, California
December 18, 1974	[illegible]uer's Super Markets, Inc. Spokane, Washington
May 19, 1977	Barclays Bank International Ltd. London, England
January 28, 1980	Thomas Cook, Inc. New York City, New York
August 23, 1982	The Chase Manhattan Corporation New York City, New York
January 17, 1984	Travellers Cheque Associates Limited Brighton, England

The following license was surrendered during 1985:

December 18, 1985	Associates Financial Express, Inc. Irving, Texas

Savings and Loan, Credit Union and Consumer Finance Section

Savings and Loans

STATE REGULATED SAVINGS AND LOAN ASSOCIATIONS
Listed by Cities, Showing Total Assets and Savings Accounts
As of December 31, 1985

	Name and Location	Total Assets 12/31/84	Total Assets 12/31/85	% of Change	Savings Accounts 12/31/84	Savings Accounts 12/31/85	% of Change
Albany	Future Savings and Loan Association	$ 67,531	79,337	17.48	$ 52,453	60,796	15.91
La Grande	Peoples Savings and Loan Association	32,461	40,479	24.70	23,447	31,255	33.30
Medford	*Liberty Savings and Loan Association	9,844	79,495	707.55	8,009	72,229	801.85
Ontario	Treasure-Land Savings and Loan Association	8,021	10,463	30.45	7,068	8,797	24.46
Portland	Lincoln Savings and Loan Association	324,624	289,896	(10.70)	246,737	244,668	(0.84)
Portland	Oregon Pioneer Savings and Loan Association	183,466	190,265	3.71	144,571	144,279	(0.20)
		$ 625,947	689,935	10.22	$ 482,285	562,024	16.53

Foreign Institutions (Head Office located outside of Oregon)

Portland	Western Savings and Loan Company (Utah)	$ 148,015	159,464	7.74	$ 147,916	158,469	7.13
Portland	Williamsburg Savings Bank (Utah)	40,431	47,623	17.79	40,431	47,569	17.65
Portland	American Savings and Loan Association dba Willamette Savings and Loan Association (Utah)	888,056	990,325	11.52	764,122	990,325	29.60
		$ 1,702,449	1,887,347	10.86	$ 1,434,754	1,758,387	22.56

*Central Oregon Savings and Loan Association changed its name to Liberty Savings and Loan Association on Aug. 31, 1985.

APPLICATION FOR AUTHORITY TO ESTABLISH BRANCHES

Applicant	*Office Name*	*City*	*Date Filed*	*Fate*
Willamette S&L Assoc.	Newport Branch	Newport	Sept. 6, 1985	Approved Oct. 29, 1985

BRANCHES AUTHORIZED

Office Name	*Applicant*	*City*	*Date Approved*	*Opening date*
1920 Olympic St.	Future S&L	Springfield	Jan. 8, 1985	Jan. 28, 1985
10765 S.W. Greenburg Rd.	Willamette S&L	Portland	Jan. 14, 1985	Mar. 6, 1985
3333 W. Eleventh St.	Willamette S&L	Eugene	May 6, 1985	July 29, 1985
435 Main St.	Willamette S&L	Cottage Grove	June 4, 1985	July 22, 1985
96 E. Broadway	Willamette S&L	Eugene	June 4, 1985	July 22, 1985
1111 Valley River Dr.	Willamette S&L	Eugene	June 4, 1985	July 22, 1985
630 Center NE	Willamette S&L	Salem	June 4, 1985	July 22, 1985
S.E. 148th & Division	Willamette S&L	Portland	Oct. 29, 1985	Nov. 20, 1985
Sunriver Mall	Willamette S&L	Sunriver	Dec. 10, 1985	Dec. 17, 1985

DIRECTORY

of

Savings and Loan Associations in the State of Oregon

Under the Jurisdiction of the Financial Institutions Division,

Department of Commerce

Area Code for Oregon -- (503)

FUTURE SAVINGS AND LOAN ASSOCIATION

Incorporated July 24, 1978

Main Branch,
228 West Fifth Street, P.O. Box 1600
Albany, Oregon 97321
Tel. 926-6212

James W. Sandquist	Chief Executive Officer
Isabel Covalt	Vice President
Ivan Coykendall	Vice President
Don Schuerman	Controller

Brownsville Branch,
333 Main Street
Brownsville, Oregon 97327
Tel. 466-5155

Eugene Branch,
2021 River Road
Eugene, Oregon 97440
Tel. 689-2351

Lebanon Branch,
1020 Main Street
Lebanon, Oregon 97355
Tel. 259-1261

Springfield Branch,
1920 Olympic Street
Springfield, Oregon 97477
Tel. 726-1300

Directors

Dr. Francis Kaiser, Chairman	*Dr. Neal Craig*	*Roger Russell*
James Barratt	*Merle Manning*	*James W. Sandquist*
Donald W. Brudvig	*Sally Plumley*	*Larry Spires*
Isabel Covalt	*Robert Powell*	*Dr. Oscar Williams*

LIBERTY SAVINGS AND LOAN ASSOCIATION

(Name changed 8/31/85 from Central Oregon S&L)
Incorporated November 20, 1978

Main Branch,
1000 Biddle Road, P.O. Drawer A
Medford, Oregon 97504
Tel. 779-1150

Paul Williams	President
Jess Hart	Treasurer
Melissa Kusnerik	Vice President

Bend Branch,
671 NE Greenwood
Bend, Oregon 97708
Tel. 389-9800

Grants Pass Branch,
660 SE 7th Street
Grants Pass, Oregon 97526
Tel. 479-8383

Medford Branch,
295 Barnett Road
Medford, Oregon 97051
Tel. 773-7331

Sunriver Branch,
Sunriver Valley Mall, Building 11, Suite 5
Sunriver, Oregon 97707
Tel. 593-1171

Directors

Robert Fenstermacher, Chairman	*Bruce Bates*	*Paul Reynolds*
Roy Adkins	*Gary Pape*	*Charles Shotts*
	Randy Pape	*Paul Williams*

PEOPLES SAVINGS AND LOAN ASSOCIATION

Incorporated March 20, 1978

Main Branch,
Three Depot Street, P.O. Box 1085
La Grande, Oregon 97850
Tel. 963-2200

Carlos E. Easley	Chief Executive Officer
Aaron K. Hixenbaugh	Vice President
Doris L. Ross	Vice President

La Grande Branch,
1601 Adams Avenue
La Grande, Oregon 97850
Tel. 963-3202

Oregon City Branch,
1689 Molalla Avenue
Oregon City, Oregon 97045
Tel. 657-4167

Union Branch,
511 South Main
Union, Oregon 97883
Tel. 562-5184

Directors

Carlos E. Easley, Chairman	*Kenneth German*	*F. E. Mayberry*
Russell Elmer	*Claude E. Hand*	*Dorothy Peacock*
	Russell Lester	*Glenn Troyer*

TREASURE-LAND SAVINGS AND LOAN ASSOCIATION

Incorporated May 10, 1[illegible]8

Main Branch,
310 SW Fourth Avenue
Ontario, Oregon 97914
Tel. 889-8606

Robert Bobosky	Acting President
Frank Lamberton	Executive Vice President
Cherie Skogerboe	Vice President/Secretary-Treasurer

Directors

Robert Bobosky, Chairman	*William E. Love*	*William Wyse*

LINCOLN SAVINGS AND LOAN ASSOCIATION

Incorporated October 26, 1959

Main Branch,
10250 SW Greenburg Road, P.O. Box 23457
Portland, Oregon 97223
Tel. 245-1161

Harry E. Mangan	President
John R. Redding	Senior Vice President
R. Stephen Blackham	Vice President
David L. Newville	Vice President
David P. Peery	Vice President
J. Darwin Rebisch	Vice President
Jo'nelle Sigler	Vice President
Calvin Y. Tabata	Vice President

Beaverton Branch,
12320 SW First Street
Beaverton, Oregon 97005
Tel. 643-4848

Forest Grove Branch,
1928 Pacific Avenue
Forest Grove, Oregon 97116
Tel. 357-6101

Gresham Branch,
2482 E Burnside
Gresham, Oregon 97030
Tel. 667-7950

Hillsboro Branch,
180 East Main Street
Hillsboro, Oregon 97123
Tel. 648-2153

King City Branch,
15555 SW 116th Avenue
King City, Oregon 97224
Tel. 639-6186

Lake Grove Branch,
16325 SW Boones Ferry Road
Lake Oswego, Oregon 97034
Tel. 635-4446

Portland Branch,
518 SW Sixth Avenue
Portland, Oregon 97204
Tel. 224-9156

Cedar Mill Branch,
13530 NW Cornell Road
Portland, Oregon 97229
Tel. 643-6711

Glisan Branch,
7300 NE Glisan Street
Portland, Oregon 97213
Tel. 256-4641

Lombard Branch,
3332 North Lombard Street
Portland, Oregon 97217
Tel. 283-4460

Mall 205 Branch,
9955 SE Washington Street
Portland, Oregon 97216
Tel. 257-0721

Moreland/Sellwood Branch,
7110 SE Milwaukie Avenue
Portland, Oregon 97202
Tel. 233-5821

Tillamook Branch,
2016 Third Street
Tillamook, Oregon 97141
Tel. 842-5581

Directors

Erwin G. Blake	*Robert G. Hemphill*	*Norris Dean Smith*
Robert S. Doran	*Harry E. Mangan*	*James B. Thayer*

OREGON PIONEER SAVINGS AND LOAN ASSOCIATION
Incorporated August 8, 1958
Main Branch,
401 SW Fifth Avenue
Portland, Oregon 97204
Tel. 226-6666

Ward V. Cook	President
Charles Dibert	Executive Vice President/Secretary
Peter D. Herman	Vice President
Kirby L. Frymire	Vice President/Treasurer
James M. Brady	Vice President/Controller

Beaverton Branch,
3055 SW Cedar Hills Boulevard
Beaverton, Oregon 97005
Tel. 641-5721

Estacada Branch,
365 SW Broadway
Estacada, Oregon 97023
Tel. 630-6811

Gresham Branch,
1290 East Burnside
Gresham, Oregon 97090
Tel. 667-7900

Lake Oswego Branch,
54 "A" Avenue
Gresham, Oregon 97034
Tel. 635-4321

Oregon City Branch,
1301 Molalla Avenue
Oregon City, Oregon 97045
Tel. 656-5238

Menlo Park Branch,
530 NE 122nd Avenue
Portland, Oregon 97230
Tel. 252-0216

39th & Powell Branch,
3937 SE Powell
Portland, Oregon 97202
Tel. 775-8613

Raleigh Hills Branch,
7260 SW Beaverton-Hillsdale Highway
Portland, Oregon 97225
Tel. 292-0729

St. Johns Branch,
8221 North Lombard
Portland, Oregon 97203
Tel. 286-8381

St. Helens Branch,
McBride and Columbia River Highway
St. Helens, Oregon 97051
Tel. 397-3900

Scappoose Branch,
52313 Columbia River Highway
Scappoose, Oregon 97056
Tel. 543-6336

Tigard Branch,
12000 SW Main
Tigard, Oregon 97223
Tel. 620-9117

Directors

Ward V. Cook	*John A. Carson*	*Harold S. Hays*
Chairman	*James J. Damis*	*Eugene R. Nudelman*
Kelly C. Bruun	*R. Stevens Gilley*	*Loren L. Wyss*
Worth W. Caldwell, Jr.		

UMPQUA SAVINGS AND LOAN ASSOCIATION

Incorporated June 27, 1917

Main Branch,
445 SE Main Street, P.O. Box 1760
Roseburg, Oregon 97470
Tel. 440-3700

Milt Donelson	Acting Chief Executive Officer
Sam Huff	Vice President/Treasurer

Florence Branch,
875 Highway 101
Florence, Oregon 97439
Tel. 997-7171

North Bend Branch,
1977 Newmark
North Bend, Oregon 97459
Tel. 756-2010

Reedsport Branch,
1950 Winchester Street
Reedsport, Oregon 97467
Tel. 271-3618

Roseburg Branch,
371 NE Garden Valley Boulevard
Roseburg, Oregon 97470
Tel. 440-3711

Winston Branch,
161 NE Main Street
Winston, Oregon 97496
Tel. 679-8792

Directors

Donald A. Dole	*G. E. Bruce*	*Dave Geddes*
Chairman	*John A. Evans*	*J. E. Snodgrass*
Jack Bretigam		

FOREIGN ASSOCIATIONS

(Head Office located outside of Oregon)

WESTERN SAVINGS AND LOAN COMPANY

Incorporated April 16, 1892 (Utah)

Main Branch,
4333 NE Sandy Boulevard
Portland, Oregon 97213
Tel. 249-2111

Christopher J. Sumner	President
Brian O. Casper	Senior Vice President
Jeffrey A. Evershed	Senior Vice President
Mark B. Gibbons	Senior Vice President
James M. Truax	Senior Vice President
Paul M. Westby	Vice President/Oregon Division

Beaverton Branch,
12520 SW Farmington Road
Beaverton, Oregon 97005
Tel. 646-0605

Burlingame Branch,
7737 SW Barbur Boulevard
Portland, Oregon 97219
Tel. 245-7812

Raleigh Hills Branch,
6725 SW Beaverton-Hillsdale Highway
Portland, Oregon 97225
Tel. 297-1816

Uptown Branch,
2125 West Burnside
Portland, Oregon 97201
Tel. 227-6472

Woodstock Branch,
4501 SE Woodstock Boulevard
Portland, Oregon 97206
Tel. 774-9791

Directors

John R. Faust	*William H. Rothwell*	*R. Anthony Sweet*
Chairman	*Christopher J. Sumner*	*Norman C. Tanner*
John M. Parrish		

WILLIAMSBURG SAVINGS BANK

Incorporated August 15, 1974 (Utah)

Main Branch,
307 SW Coast Highway
Newport, Oregon 97365
Tel. 265-6644

D. Gary Alvey	President
Peter K. Ringger	Executive Vice President
William B. Martin	Senior Vice President
Brent P. Wallace	Vice President/Controller
Scott Richards	Vice President

Coos Bay Branch,
185 North 4th Street
Coos Bay, Oregon 97420
Tel. 269-9700

Lincoln City Branch,
4741 SW Highway 101
Lincoln City, Oregon 97367
Tel. 996-2143

McMinnville Branch,
1431 North Highway 99 West
McMinnville, Oregon 97128
Tel. 472-9505

Directors

John L. Notter	*D. Gary Alvey*	*Karl Meyer*
Chairman	*Dr. Skender Fani*	*William N. Shattuck*

AMERICAN SAVINGS AND LOAN ASSOCIATION dba WILLAMETTE SAVINGS AND LOAN ASSOCIATION
Incorporated April 24, 1923 (Utah)

Main Branch,
100 SW Market Street, P.O. Box 5555 (97228)
Portland, Oregon 97201
Tel. 220-8300

J. Alan Blodgett	President/Chief Exec. Officer
John Anderson	Sen. Vice Pres./Chief Financial Off.
Robert B. Janes	Executive Vice Pres. Oregon Area

Albany Branch,
2500 SE Santiam Highway, Suite 1
Albany, Oregon 97321
Tel. 928-6496

Astoria Branch,
303 11th Street
Astoria, Oregon 97103
Tel. 325-1651

Beaverton Branch,
11425 SW Beaverton-Hillsdale Highway
Beaverton, Oregon 97075
Tel. 641-8473

Canby Branch,
435 North Holly Street
Canby, Oregon 97013
Tel. 266-4005

Clackamas Branch,
16117 SE 82nd Drive
Clackamas, Oregon 97015
Tel. 657-3120

Clatskanie Branch,
Evergreen Shopping Center
Clatskanie, Oregon 97016
Tel. 728-2176

Corvallis Branch,
777 NW King Boulevard
Corvallis, Oregon 97339
Tel. 754-7277

Cottage Grove Branch,
435 Main Street
Cottage Grove, Oregon 97424
Tel. 942-4445

Eugene Main Branch,
96 E Broadway
Eugene, Oregon 97401
Tel. 484-5177

Santa Clara Branch,
60 Division Avenue
Eugene, Oregon 97401
Tel. 688-7515

West Eugene Branch,
3333 West 11th Avenue
Eugene, Oregon 97401
Tel. 683-5680

Valley River Branch,
1111 Valley River Drive
Eugene, Oregon 97401
Tel. 485-3653

Grants Pass Branch,
1701 NE 6th
Grants Pass, Oregon 97526
Tel. 476-4461

Gresham Branch,
2497 East Burnside
Gresham, Oregon 97030
Tel. 667-1959

Klamath Falls Branch,
222 South Sixth Street
Klamath Falls, Oregon 97601
Tel. 882-7726

North Medford Branch,
2424 Crater Lake Highway
Medford, Oregon 97504
Tel. 776-1212

Milwaukie Branch,
10900 SE 21st
Milwaukie, Oregon 97222
Tel. 659-3880

Oregon City Branch,
1839 Molalla Avenue
Oregon City, Oregon 97045
Tel. 657-5671

Burlingame Branch,
7555 SW Barbur
Portland, Oregon 97219
Tel. 231-4546

Division Branch,
14700 SE Division
Portland, Oregon 97236
Tel. 231-4521

Downtown Branch,
601 SW Alder
Portland, Oregon 97205
Tel. 231-3057

Gateway Branch,
10000 NE Halsey
Portland, Oregon 97220
Tel. 231-4528

Glisan Branch,
6615 NE Glisan
Portland, Oregon 97213
Tel. 231-4543

Hawthorne Branch,
3805 SE Hawthorne Boulevard
Portland, Oregon 97214
Tel. 231-4538

Hollywood Branch,
4161 NE Sandy Boulevard
Portland, Oregon 97212
Tel. 231-4518

Interstate Branch,
7404 North Interstate Avenue
Portland, Oregon 97217
Tel. 231-4535

King Road Branch,
10510 SE 82nd Avenue
Portland, Oregon 97266
Tel. 231-4505

Market Branch,
100 SW Market Street
Portland, Oregon 97201
Tel. 220-8805

Oak Grove Branch,
14700 SE McLoughlin Boulevard
Portland, Oregon 97222
Tel. 231-4530

Peninsula Branch,
6850 North Lombard Street
Portland, Oregon 97203
Tel. 231-4541

Raleigh Hills Branch,
7700 SW Beaverton-Hillsdale Highway
Portland, Oregon 97225
Tel. 231-4526

Rockwood Branch,
18535 SE Stark
Portland, Oregon 97233
Tel. 666-9511

Rose City Branch,
6939 NE Sandy Boulevard
Portland, Oregon 97213
Tel. 231-4513

Southeast Branch,
5253 SE 82nd
Portland, Oregon 97266
Tel. 231-4513

Stadium Branch,
100 NW 20th
Portland, Oregon 97209
Tel. 231-4532

Salem Main Branch,
630 Center NE
Salem, Oregon 97301
Tel. 581-7283

East Salem Branch,
3740 Market NE
Salem, Oregon 97303
Tel. 588-0684

North Salem Branch,
2855 Broadway NE
Salem, Oregon 97303
Tel. 364-4276

South Salem Branch,
3450 Commercial SE
Salem, Oregon 97302
Tel. 364-2544

Seaside Branch,
761 Avenue "G" Street
Seaside, Oregon 97138
Tel. 738-8341

Springfield Branch,
650 "Q" Street
Springfield, Oregon 97477
Tel. 726-6357

Tigard Branch,
11565 SW Pacific Highway
Tigard, Oregon 97223
Tel. 620-4311

Tillamook Branch,
416 Pacific Avenue
Tillamook, Oregon 97141
Tel. 842-7576

Tualatin Branch,
19200 SW Martinazzi
Tualatin, Oregon 97062
Tel. 692-0880

Warrenton Branch,
1601 E Harbor Drive
Warrenton, Oregon 97146
Tel. 861-3311

Directors
Edward W. Clyde, Chairman
J. Alan Blodgett
Jerry H. Deutser
Sam S. Hironaka
James R. Kerr
F. F. Montgomery
John F. Symington III
Scott M. Matheson

Credit Unions

CREDIT UNIONS

City	Name and Address	Date of Authorization
Albany	Federal-Metals Credit Union, 645 Waverly Drive S.E. 97321	Nov. 15, 1955
Beaverton	Oregon Corporate Central Credit Union, 4970 S.W. Griffith Drive 97005	July 11, 1978
Clackamas	Portland Federal Employees Credit Union, 14935 S.E. 82nd Drive 97015	Oct. 19, 1936
Corvallis	Benton Credit Union, 1715 Garfield 97330	March 19,1953
Eugene	Emerald Credit Union, 2149 Centennial Plaza 97401	Jan. 20, 1961
	Service Employees of Lane County Credit Union, 299 East 11th Avenue 97401	Nov. 23, 1936
	U-Lane-O Credit Union, 488 E. Eleventh Avenue 97401	Sept. 1, 1981
Portland	Broadway Cab Credit Union, 1734 N.W. 15th Avenue 97209	March 19, 1940
	Carnation Employees Credit Union, 3342 S.E. Morrison Street 97214	March 15, 1956
	City of Portland Employees Credit Union, 3010 S.E. Belmont 97214	Oct. 1, 1936
	Continental Northwest Credit Union, 10200 N. Lombard 97203	March 6, 1956
	Electra Credit Union, 3717 S.E. 17th Avenue 97202	Sept. 5, 1928
	Mail-Well Credit Union, 2515 Mailwell Drive 97222	May 9, 1950
	Multco Employees Credit Union, 4110 S.E. Hawthorne Boulevard 97214	Feb. 15, 1934
	NW Dairy Products Credit Union, 8106 N.E. Wasco 97213	Oct. 9, 1939
	Oregon Central Credit Union, 336 N.E. 20th Avenue 97232	June 3, 1937
	Oregon Standby Credit Union, 11781 N.E. Glisan Street 97220	Oct. 15, 1938
	Oregon Telco Credit Union, 2121 S.W. Fourth Avenue 97201	July 24, 1937
	ORSO Employees' Credit Union, 5531 N.W. Doane 97210	March 23, 1936
	Portland Postal Employees Credit Union, 421 S.E. 10th Avenue 97214	June 18, 1928
	Portland Teachers Credit Union, 1720 N.E. 9th Street 97212	Dec. 21, 1932
	Radio Cab Credit Union, 1613 N.W. Kearney 97209	April 23, 1948
	Railway Clerks Credit Union, 917 S.W. Oak Street 97205	July 27, 1928
	Safeway Norwest Credit Union, 2537 S.E. Hawthorne Boulevard 97214	Jan. 1, 1981
	Shell Portland Credit Union, 5890 N.W. St. Helens Road 97210	June 29, 1956
	Trans Western Credit Union, 11781 N.E. Glisan Street 97220	March 25, 1960
	Western Waxed Paper Employees Credit Union, 3400 N. Marine Drive 97217	April 12, 1935
Salem	Marion and Polk Schools Credit Union, 1900 Hines Street S.E. 97302	Jan. 15, 1936
	Salem Postal Credit Union, 1050 25th Street S.E. 97301	May 6, 1930
	State Employees Credit Union, 1550 State Street 97301	June 17, 1937
	Valley Health Credit Union, 2096 Mission Street 97301	April 19, 1957
Springfield	Food Industries Credit Union, 3030 Gateway Loop 97477	June 16, 1976
	Wood Products Credit Union, 42nd & E Streets 97477	Dec. 17, 1973

BRANCH OFFICE OF CREDIT UNIONS

City	Name and Address	Date of Authorization
Albany	Albany Br., Wood Products Credit Union, 707 Waverly Drive S.E. 97321	March 18, 1976
Beaverton	Beaverton Br., Portland Teachers Credit Union, 10700 S.W. Beaverton-Hillsdale Highway 97005	Oct. 1, 1971
Bend	Bend Br., Wood Products Credit Union, 1143 N.E. Fourth 97701	Oct. 15, 1974
Cottage Grove	Cottage Grove Br., Wood Products Credit Union, 600 Jefferson Street 97424	Dec. 17, 1973
Eugene	Eugene Br., Oregon Central Credit Union, 541 Willamette Street 97401	May 1, 1974
	Valley River Br., Service Employees of Lane County Credit Union, 752 Goodpasture Island Road 97401	Jan. 1, 1982
	Westside Br., Wood Products Credit Union, 2130 West 6th Avenue 97402	Nov. 25, 1974
Gresham	Gresham Br., Portland Teachers Credit Union, 1220 E. Burnside Road 97030	Nov. 3, 1981
Lake Oswego	Mt. Park Br., Portland Teachers Credit Union, 11830 S.W. Kerr Parkway 97034	June 3, 1981
McMinnville	McMinnville Br., Portland Teachers Credit Union, 2410 McDonald Lane 97128	May 18, 1976
Medford	Medford Br., Wood Products Credit Union, 624 South Riverside 97501	March 21, 1974
North Bend	North Bend Br., Wood Products Credit Union, Highway 101 and State Street 97459	Dec. 17, 1973
Oak Grove	Oak Grove Br., Portland Teachers Credit Union, 2915 S.E. Oak Grove Boulevard 97268	Dec. 1, 1975
Portland	Federal Building Br., Portland Federal Employees Credit Union Federal Office Building, 1220 S.W. Third Avenue 97204	June 27, 1975
	Main Office Br., Portland Postal Employees Credit Union, 715 N.W. Hoyt 97209	Oct. 21, 1971
	Multnomah Br., Portland Federal Employees Credit Union, 319 S.W. Pine 97204	Aug. 29, 1977
	Portland Air Base Br., Portland Postal Employees Credit Union, 6801 N.E. Cornfoot Road 97218	Feb. 1,1985
	Portland Br., State Employees Credit Union, 1521 S.W. First 97201	July 1, 1981
	Portland Br., Wood Products Credit Union, 2017 Lloyd Center 97232	Feb. 13, 1976
	Powell Boulevard Br., Portland Teachers Credit Union, 8507 S.E. Powell Boulevard 97266	Sept. 17, 1973
Roseburg	Roseburg Br., Wood Products Credit Union, 2335 Northwest Kline 97470	Oct. 18, 1976
Salem	Salem Br., Food Industries Credit Union, 1095 25th Street S.E. 97301	Oct. 21, 1982
Springfield	Springfield Br., Service Employees of Lane County Credit Union, 1018 Main Street 97477	Nov. 3, 1978

Mergers:

	Date
CENTRAL OREGON MEDICAL CREDIT UNION, 1627 N.E. 3rd, Bend, merged with and into HIGHLAND COMMUNITY FEDERAL CREDIT UNION	April 1, 1985
P & S HOSPITAL EMPLOYEES CREDIT UNION, 1927 N.W. Lovejoy Street, Portland, merged with and into METRO-MEDICAL FEDERAL CREDIT UNION	July 1, 1985
PORT OF PORTLAND EMPLOYEES CREDIT UNION, 700 N.E. Multnomah, Portland, merged with and into PORTLAND POSTAL EMPLOYEES CREDIT UNION	Oct. 1, 1985

Change in name or location:

From	To	Date
SERVICE EMPLOYEES OF LANE COUNTY CREDIT UNION 1450 High St. Eugene, OR	SERVICE EMPLOYEES OF LANE COUNTY CREDIT UNION 299 East 11th Eugene, OR	April 9, 1985
BROADWAY CAB CREDIT UNION 234 NW First Avenue Portland, OR	BROADWAY CAB CREDIT UNION 1734 NW 15th Avenue Portland, OR	July 17, 1985
TRANS WESTERN CREDIT UNION 11235 NE Glisan Street Portland, OR	TRANS WESTERN CREDIT UNION 11781 NE Glisan St. Portland, OR	Sept. 1, 1985
OREGON STANDBY CREDIT UNION 11235 NE Glisan St. Portland, OR	OREGON STANDBY CREDIT UNION 11781 NE Glisan St. Portland, OR	Sept. 1, 1985
BENTON TEACHERS CREDIT UNION 1715 Garfield Corvallis, OR	BENTON CREDIT UNION 1715 Garfield Corvallis, OR	Sept. 6, 1985

CONSOLIDATED REPORT OF REVENUE, EXPENSES AND DISPOSITION OF PROFITS OF STATE CHARTERED CREDIT UNIONS AND THREE-YEAR COMPARATIVE ANALYSIS

SOURCES AND DISTRIBUTION OF REVENUE	1983	1984	1985	% OF CHANGE	PERCENT OF TOTAL OPERATING INCOME 1983	1984	1985
OPERATING INCOME:							
Interest on loans (gross)	47,657,469	57,943,264	65,678,720	13.35	62.12	66.12	68.64
Less: Interest refunded	160,333	160,523	213,906	33.25	0.20	0.18	0.22
Income from investments	27,392,028	26,826,102	26,426,667	−1.48	35.70	30.61	27.62
Other operating income	1,820,033	3,024,003	3,783,460	25.11	2.37	3.45	3.95
Total gross income	76,709,197	87,632,846	95,674,941	9.17	100.00	100.00	100.00
OPERATING EXPENSES:							
Employee compensation	7,864,956	8,807,667	9,961,435	13.09	10.25	10.05	10.41
Employee benefits	1,886,566	2,209,658	2,537,080	14.81	2.45	2.52	2.65
Travel & conference expense	321,667	309,059	370,675	19.93	0.41	0.35	0.38
Association dues	208,719	212,022	193,931	−8.53	0.27	0.24	0.20
Office occupancy expense	1,384,941	1,585,004	1,761,053	11.10	1.80	1.80	1.84
Office operations expense	4,037,963	4,772,774	5,719,302	19.83	5.26	5.44	5.97
Educational & promotional expenses	631,254	655,909	814,486	24.17	0.82	0.74	0.85
Loans servicing expense	321,274	336,009	425,064	26.50	0.41	0.38	0.44
Professional & outside services	1,731,643	1,828,248	2,320,071	26.90	2.25	2.08	2.42
Provision for loan losses	1,440,192	1,262,568	2,117,591	67.72	1.87	1.44	2.21
Member insurance	1,599,547	1,212,179	758,521	−37.42	2.08	1.38	0.79
Operating fees	189,625	247,450	244,882	−1.03	0.24	0.28	0.25
Cash over and short	0	0	53,258	100.00	0.00	0.00	0.05
Interest on borrowed money	339,509	295,252	288,666	−2.23	0.44	0.33	0.30
Annual meeting expense	62,059	58,993	65,329	10.74	0.08	0.06	0.06
Miscellaneous operating expenses	357,034	389,500	422,295	8.41	0.46	0.44	0.44
Total operating expenses	22,376,949	24,182,292	28,053,639	16.00	29.17	27.59	29.32
Net Operating Income (Loss)	54,332,248	63,450,554	67,621,302	6.57	70.82	72.40	70.67
NON-OPERATING GAINS (LOSSES):							
Gain (Loss) on investments	−584	39,603	335,384	746.86	0.00	0.04	0.35
Gain (Loss)—Disp. of fixed assets	−7,435	106,475	185,713	74.41	0.00	0.12	0.19
Other non-operating income (Exp.)	91,685	−126,810	−20,618	83.74	0.11	−.14	−.02
Total Net Income (Loss) before Div. & Int.	54,415,914	63,469,822	68,121,781	7.32	70.93	72.42	71.20
ALLOCATION OF NET INCOME (LOSS):							
Dividends on shares	26,479,664	26,103,878	29,556,481	13.22	34.51	29.78	30.89
Interest on Deposits	23,780,353	29,594,402	31,158,671	5.28	31.00	33.77	32.57
Net Income (Loss) after Div. & Int.	4,155,897	7,771,542	7,406,629	−4.69	5.41	8.86	7.74
Transfer to Statutory Reserves	1,590,248	1,959,431	4,023,193	105.32	2.07	2.23	4.20
Net Income (Loss)	2,565,649	5,812,111	3,383,436	−41.78	3.34	6.63	3.53

CONSOLIDATED REPORTS OF CONDITION

Compiled as of

	Credit Unions	Net Loans	Cash	Investments	Fixed Assets	Other Assets	Total Assets	% of Change
Albany	Federal Metals Credit Union	16,881,530	1,081,527	9,044,135	1,200,040	280,411	28,487,643	24.16
Beaverton	Oregon Corporate Central Credit Union	2,389,613	1,882,077	98,929,677	125,589	641,960	103,968,916	17.51
Clackamas	Portland Federal Employees Credit Union	14,793,414	333,064	1,387,976	6,043,481	218,281	22,776,216	6.58
Corvallis	Benton Credit Union	2,516,231	778	2,300,394	59,506	0	4,876,909	15.58
Eugene	Emerald Credit Union	1,397,409	5,896	203,922	16,588	26,467	1,650,282	16.54
Eugene	Service Employees of Lane County Credit Union	54,120,859	2,925,064	9,400,746	3,168,639	508,121	70,123,369	17.13
Eugene	U Lane-O Credit Union	35,137,839	2,790,010	9,761,332	1,545,033	1,336,202	50,570,416	23.88
Portland	Broadway Cab Credit Union	225,732	9,282	36,558	469	361	272,402	22.56
Portland	Carnation Employees Credit Union	687,878	2,070	243,563	394	879	934,784	18.37
Portland	City of Portland Employees Credit Union	19,744,546	123,972	4,569,081	538,147	162,533	25,138,279	53.71
Portland	Continental Northwest Credit Union	1,859,449	127,520	1,505,512	147,272	38,682	3,678,435	−5.14
Portland	Electra Credit Union	23,731,877	252,696	8,816,961	650,693	202,332	33,654,559	13.65
Portland	Mail-Well Credit Union	387,892	1,251	142,321	547	491	532,492	15.05
Portland	Multco Employees Credit Union	8,430,721	102,240	3,964,093	461,418	54,501	13,012,973	22.73
Portland	NW Dairy Products Credit Union	1,542,591	11,909	253,627	169,005	7,948	1,985,080	7.95
Portland	Oregon Central Credit Union	14,416,442	664,874	8,634,784	530,884	179,701	24,426,685	15.50
Portland	Oregon Standby Credit Union	343,094	9,855	156,077	402	3,267	512,695	3.25
Portland	Oregon Telco Credit Union	74,554,833	399,940	37,296,072	3,121,703	2,257,538	117,630,086	17.22
Portland	ORSO Employees Credit Union	985,613	1,299	221,730	162	0	1,208,804	60.62
Portland	Portland Postal Employees Credit Union	17,874,630	481,581	15,091,098	329,793	129,056	33,906,158	25.92
Portland	Portland Teachers Credit Union	96,451,729	1,993,950	73,037,673	2,220,969	1,316,166	175,020,487	26.30
Portland	Radio Cab Credit Union	300,311	9,662	634,475	400	613	945,461	1.83
Portland	Railway Clerks Credit Union	1,014,650	73	267,049	10,802	2,174	1,294,748	0.90
Portland	Safeway Norwest Credit Union	28,165,342	333,666	9,275,471	1,251,291	0	39,025,770	37.38
Portland	Shell Portland Credit Union	216,971	405	247,015	64	640	465,095	8.06
Portland	Trans Western Credit Union	487,971	9,257	638,255	1,221	5,659	1,142,363	18.16
Portland	Western Waxed Paper Employees Credit Union	1,266,942	13,125	750,192	44,283	22,740	2,097,282	22.71
Salem	Marion and Polk Schools Credit Union	20,387,746	1,584,441	9,830,877	2,132,181	250,781	34,186,026	9.79
Salem	Salem Postal Credit Union	1,417,039	36,505	180,914	0	3,796	1,638,245	27.59
Salem	State Employees Credit Union	19,735,090	933,975	5,746,428	933,941	307,792	27,657,226	19.15
Salem	Valley Health Credit Union	2,386,537	134,359	703,385	305,539	31,148	3,560,968	4.11
Springfield	Food Industries Credit Union	8,001,670	190,819	1,550,110	277,730	79,117	10,099,446	27.26
Springfield	Wood Products Credit Union	50,813,653	1,274,550	18,115,232	2,387,749	1,166,566	73,757,750	13.18
33	Total - State Chartered Credit Unions	522,667,825	17,721,632	332,936,735	27,675,935	9,235,923	910,238,050	20.11

THREE-YEAR COMPARATIVE

State Chartered

December

GROWTH ANALYSIS	Net Loans	Cash	Investments	Fixed Assets	Other Assets	Total Assets	% of Change	Accounts Payable
31 Dec 1985	522,667,825	17,721,632	332,936,735	27,675,935	9,235,923	910,238,050	20.11	1,752,729
31 Dec 1984	467,351,151	16,344,583	238,787,144	24,741,070	10,592,219	757,816,167	7.80	895,730
31 Dec 1983	374,721,045	10,393,649	282,392,646	23,966,807	11,476,002	702,950,149	14.83	1,633,657
Increase between 31 Dec 1985 & 31 Dec 1984	55,316,674	1,377,049	94,149,591	2,934,865	−1,348,561	152,429,618	0.00	856,999
Percent of Change	11.83	8.42	39.42	11.86	−12.73	20.11	0.00	95.67

OF STATE CHARTERED CREDIT UNIONS

December 31, 1985

Accounts Payable	Notes & Interest Payable	Dividends Payable	Other Liabilities	Total Liabilities	Total Savings	Statutory Reserves	Other Reserves	Undivided Earnings	% of Change
48,121	0	1,391	22,346	71,858	26,811,665	1,019,874	98,845	485,401	103.00
28,034	3,214,829	814,419	12,000	4,069,282	96,340,038	1,732,876	0	1,826,720	17.54
247,033	430,348	177,896	36,521	891,798	21,096,084	560,083	0	228,251	2058.19
7,201	0	0	0	7,201	4,193,324	295,568	178,794	302,022	39.23
2,980	0	0	2,959	5,939	1,584,780	51,260	0	8,303	-6.58
60,806	0	30,706	602,616	694,128	65,046,323	2,416,389	18,978	1,947,551	29.99
23,962	48,824	391,568	163,381	627,735	47,315,790	1,172,308	0	1,454,583	10.54
2,190	0	575	608	3,373	223,187	22,322	0	23,520	6.83
932	0	0	3,566	4,498	836,115	48,666	10,000	35,505	14.61
-239	0	0	42,450	42,211	22,316,670	1,080,546	0	1,698,852	2.51
-5,013	0	7,335	7,496	9,818	3,456,327	173,414	19,571	19,305	58.31
22,173	0	403,129	70,158	494,460	30,416,003	1,284,910	0	1,459,186	13.46
78	0	0	1,208	1,286	467,465	29,820	0	33,921	1.22
708	0	0	4,035	4,743	12,065,495	451,549	0	491,186	-.09
805	0	0	6,503	7,308	1,652,957	113,565	0	211,250	6.67
13,664	0	3,861	55,913	73,438	22,567,092	843,471	17,591	925,093	7.82
395	0	7,246	700	8,341	408,134	60,618	0	35,602	23.77
26,723	0	1,739	42,138	70,600	109,809,613	4,859,697	0	2,890,176	57.41
195	0	0	16,127	16,322	1,111,104	55,352	0	26,026	-20.10
6,078	0	0	20,554	26,632	29,632,209	1,248,873	472,673	2,525,771	20.29
230,644	12,309	0	205,285	448,238	163,526,580	5,815,280	0	5,230,389	23.42
89	0	0	1,297	1,386	798,594	54,543	0	90,938	-1.15
97	0	0	1,783	1,880	1,161,958	83,361	0	47,549	14.41
340,575	0	0	34,248	374,823	35,983,045	1,068,508	0	1,599,394	14.40
1,966	0	0	0	1,966	390,952	37,588	0	34,589	0.96
3,840	0	19,474	1,408	24,722	1,016,169	57,701	468	44,239	-.37
2,589	0	0	2,393	5,082	1,909,936	60,175	0	122,089	13.43
118,146	53,397	1,760	49,490	222,793	32,812,708	863,371	0	287,154	229.64
0	0	0	1,022	1,022	1,430,284	54,440	0	152,499	18.10
8,543	0	0	51,440	59,983	26,456,360	714,992	90,000	335,901	14.47
2,591	0	45,854	9,690	58,135	3,368,484	111,153	0	23,196	-23.41
359	0	0	740	1,099	9,762,685	269,808	0	65,854	1.77
557,364	0	67,415	11,966	636,745	66,863,943	5,046,562	0	1,210,500	5.97
1,752,729	3,759,707	1,974,368	1,482,041	8,968,845	842,832,073	31,658,633	905,984	25,872,515	21.85

GROWTH ANALYSIS

Credit Unions

31, 1985

Notes & Interest Payable	Dividends Payable	Other Liabilities	Total Liabilities	Total Savings	Statutory Reserves	Other Reserves	Undivided Earnings	% of Change
3,759,707	1,974,368	1,482,041	8,968,845	842,832,073	31,658,633	905,984	25,872,515	21.85
4,820,234	1,858,575	1,289,257	8,863,796	698,399,837	27,937,580	1,383,169	21,231,685	26.39
617,816	1,556,049	1,301,719	5,109,241	655,064,062	24,609,981	1,369,251	16,797,614	16.00
-1,060,527	129,068	192,784	118,324	144,432,236	3,721,108	-477,185	4,635,135	0.00
-22.00	6.94	14.95	1.33	20.68	13.31	-34.49	21.83	0.00

Consumer Finance Companies

LICENSEES OPERATING UNDER THE CONSUMER FINANCE ACT

Number of Licensees 163
Current as of December 31, 1985

ALBANY
BarclaysAmerican/Financial Inc., 208 West Second Avenue, PO Box 846 97321
Credithrift of America, Inc., 125 West Second Avenue 97321
Norwest Financial System Oregon, Inc., 1958 E. Pacific Blvd. 97321

BAKER
Baker County Finance Company, 1920 Washington Street, PO Box 587 97814
BarclaysAmerican/Financial, Inc., 1834 Main Street, PO Box 994 97814

BEAVERTON
Avco Financial Services of Oregon, Inc., 4255 S.W. Cedar Hills Blvd., PO Box 592 97005
BarclaysAmerican/Financial, Inc., 4800 S.W. Griffith Drive, PO Box 25716 97225
Beneficial Oregon Inc. dba Beneficial Mortgage Co., 2645 S.W. Cedar Hills Blvd. 97005
CIT Financial Services, Inc., 9955 S.W. Beaverton-Hillsdale Hwy., #125, 97005
City Consumer Services, Inc., 12655 S.W. Center, Suite 460 97005
Custom Credit Co., Inc., 11355 S.W. Canyon Road, PO Box 2104 97075
Household Finance Corporation II, 2865 S.W. Cedar Hills Blvd., Suite 1203, 97075
Mellon Financial Services Corporation, 12570 S.W. First Street, PO Box 278 97075
Norwest Financial System Oregon, Inc., 3001 S.W. Cedar Hills Blvd. 97005
United Finance Co.(Beaverton Branch), 10095 S.W. Beaverton-Hillsdale Hwy., PO Box 305 97005
U.S. Creditcorp, 4510 S.W. Hall Blvd. 97005

BEND
BarclaysAmerican/Financial, Inc., 20370 Anderson Road, PO Box 7318 97708
Beneficial Oregon Inc. dba Beneficial Mortgage Co., 818 N.W. Wall Street, PO Box 542 97701
Credithrift of America, Inc., No. 2, 1814 N.E. First Street 97701

CLACKAMAS
Household Finance Corporation II, PO Box 487, 16246 S.E. 82nd Drive 97015
Norwest Financial System Oregon, Inc., 8800 S.E. Sunnyside Road 97015
Transamerica Financial Services, 15431 S.E. 82nd Drive, Suite E 97015

COOS BAY
Credithrift of America, Inc., 814 Newmark Avenue 97420
Household Finance Corporation II, 598 N Broadway, PO Box 1196 97420
Mellon Financial Services Corporation, 1165 Newmark Street 97420
Transamerica Financial Services, 242 S. Broadway, PO Box 1097 97420

CORVALLIS
Beneficial Oregon Inc. dba Beneficial Mortgage Co., 919 C N.W. Circle Blvd. 97330
Credithrift of America, Inc., No. 5, 563 N.W. Monroe, PO Box 1350 97330
Mellon Financial Services Corporation, 900 N.W. Kings Blvd. 97330

EUGENE
Aetna Finance Company dba ITT Financial Services, 1011 Valley River Way #105 97401
Associates Financial Services Company of Oregon, Inc., 1142 Willagillespie Rd., Suite 11, 97401
Avco Financial Services of Oregon, Inc., 45-F Division Avenue 97404
BarclaysAmerican/Financial, Inc., 804 Olive Street 97401
Beneficial Oregon Inc. dba Beneficial Mortgage Co., 814 Charnelton Street, PO Box 446 97401
C.I.T. Corporation, 975 Oak Street, Suite 330 97440
C.I.T. Financial Services, Inc., 1546 Coburg Road 97401
Credithrift of America, Inc., No. 2, 2848 Willamette Street 97405
Express Creditcorp, 1679 Willamette Street 97401
Household Finance Corporation II, 290 Valley River Shopping Center 97440
Mellon Financial Services Corporation
141 E. 11th Avenue, PO Box 284 97401
1416 Orchard Street 97403
Norwest Financial System Oregon, Inc., 1144 Willagillespie Road, Suite 4, 97401
Reliable Credit Association, Inc., 365 Coburg Road, PO Box 43 97401
Transamerica Financial Services, 1500 Valley River Drive, Suite 303, 97440
United Finance Co. (Eugene Branch), 313 Goodpasture Is. Rd. 97401
U.S. Creditcorp, 32 Oakway Mall 97401

FOREST GROVE
Credithrift of America, Inc., 1928 21st Avenue 97116

FORT LAUDERDALE, FLORIDA
American Express TRS Company, Inc., 777 American Expressway 33337

GLADSTONE
United Finance Co. (Gladstone Branch), 18431 S.E. McLoughlin Blvd., PO Box 218 97027

GRANTS PASS
United Finance Co. (Grants Pass Branch), 1455 N.E. Sixth Street, PO Box 470 97526

GRESHAM
Associates Financial Services Company of Oregon, Inc., 1155 N.E. Division St., PO Box 190 97030
BarclaysAmerican/Financial, Inc., 1230 E. Burnside Road, PO Box 491 97030
Beneficial Oregon Inc. dba Beneficial Mortgage Co., 1665 N.E. Division St. 97030
Credithrift of America, Inc., No. 3, 505 N.E. Second Avenue 97030
Norwest Financial System Oregon, Inc., Gresham Village, 2530 East Burnside 97030
Security Pacific Finance Corp., 1625 N.E. Kelly 97030

HERMISTON
Beneficial Oregon Inc. dba Beneficial Mortgage Co., 333 Main Street 97838
Transamerica Financial Services, 1050 North First Street, PO Box 125 97838

HILLSBORO
BarclaysAmerican/Financial, Inc., 343 S.E. Third Street, PO Box 147 97123
Mellon Financial Services Corporation, 862 S.E. Oak Street 97123
Security Finance Co., 188 S.E. Fourth Avenue 97123

HOOD RIVER
Community Financial Services, 111 Oak Street, #5 97031

KLAMATH FALLS
Mellon Financial Services Corporation, 2603 Crosby Avenue, PO Box 86 97601
Motor Investment Company, 531 South Sixth Street, PO Box 309 97601
Suburban Finance Company, 3928 South Sixth Street 97601
Transamerica Financial Services, 707 Main Street, PO Box 1269 97601

LA GRANDE
Community Financial Services, 111 Elm Street 97850

LAKE OSWEGO
City Consumer Services, Inc., 16325 S.W. Boones Ferry Road 97034

LEBANON
Norwest Financial System Oregon, Inc., 745 Main Street 97355

McMINNVILLE
Beneficial Oregon Inc. dba Beneficial Mortgage Co., 1641 Highway 99W, Suite B-10, 97128
Credithrift of America, Inc., No. 2, 2420 McDonald Lane 97128
United Finance Co. (McMinnville Branch), 135 N. Baker Street, PO Box 565 97128

MEDFORD
Aetna Finance Company dba ITT Financial Services, 2640 B Barnett Road 97501
Associates Financial Services Company of Oregon, Inc., 259 Barnett Rd., Suite J, PO Box 1743 97501
C.I.T. Financial Services, Inc., 1060 Biddle Road 97501
Credithrift of America, Inc., No. 3, 206 S. Central Avenue 97501
Household Finance Corporation II, 111 East Main Street, PO Box 908 97501
Mellon Financial Services Corporation, 703 Medford Shopping Center 97501
Norwest Financial System Oregon, Inc. 2328 Poplar Drive 97501
Transamerica Financial Services, 1430 E. McAndrews Road 97501
United Finance Co. (Medford Branch), 2743 North Pacific Highway, PO Box 4627 97501
U.S. Creditcorp, 1050 Crater Lake Avenue, Suite A, 97504

MILWAUKIE
BarclaysAmerican/Financial, Inc., 18821 S.E. McLoughlin Blvd. 97222
Beneficial Oregon Inc. dba Beneficial Mortgage Co., 17060 S.E. McLoughlin Blvd. 97222
Central Finance Co., 16703 S.E. McLoughlin Blvd. 97222
City Consumer Services, Inc., 17032 S.E. McLoughlin Blvd. 97222
Credithrift of America, Inc., No. 3, 10655 S.E. 42nd Avenue 97222
Mellon Financial Services Corporation, 16200 S.E. McLoughlin Blvd., PO Box 22347 97222

ONTARIO
BarclaysAmerican/Financial Inc., 1457 S.W. 4th Avenue, PO Box 128 97914
Community Financial Services, 2880 4th Avenue 97914

OREGON CITY
Avco Financial Services of Oregon, Inc., 133 Oregon City Shopping Center 97045
Credithrift of America, Inc., 901 Molalla Avenue 97045

PENDLETON
Aetna Finance Company dba ITT Financial Services, Melanie Square, 1730 S.W. Court 97801
Household Finance Corporation II, 1904 S.W. Court Street 97801

PORTLAND
Aetna Finance Company dba ITT Financial Services
8201 S.E. Powell, Suite D, PO Box 66056 97266
10412 S.E. 82nd Ave., PO Box 66484 97266
Allstate Enterprises Financial Corporation, 12323 S.W. 66th Avenue 97223
American Credit Corporation, 6643 N.E. Glisan Street 97213
American Express TRS Company, Inc., 1100 S.W. 6th Street 97204
Associates Financial Services Company of Oregon, Inc.
5110 N.E. Sandy Blvd. 97213
10588 S.E. Washington 97216
Avco Financial Services of Oregon, Inc., 4018 S.E. 82nd Avenue 97266
BarclaysAmerican/Financial, Inc.
3010 N.E. Broadway, PO Box 13759 97213
10591 S.E. Stark Street 97216
Beneficial Oregon Inc. dba Beneficial Mortgage Co., 2150 N.E. 82nd Avenue 97204
C.I.T. Corporation, 1600 S.W. Fourth Avenue, Suite 655 97201
C.I.T. Financial Services, Inc., 6749 N.E. Sandy Blvd., PO Box 13146 97213
Caldwell Acceptance Corporation, PO Box 15158 97215
Citicorp Person-To-Person Financial Center Inc.
10725 S.W. Barbur Blvd., Suite 100, 97219
1521 N.E. 122nd Street 97230

LICENSEES OPERATING UNDER THE CONSUMER FINANCE ACT—Continued

Credithrift of America, Inc., 1503 N.E. 122nd Blvd. 97230
Credithrift of America, Inc., No. 4
5334 S.W. Beaverton Hillsdale Hwy. 97221
4721 S.E. Woodstock Blvd. 97206
Custom Credit Co., Inc., 115 N.E. 122nd Avenue, PO Box 16581 97230
Finance One of Oregon, Inc., 4340 N.E. Sandy Blvd., PO Box 13277 97213
FinanceAmerica Corporation, 9011 S.W. Beaverton-Hillsdale Hwy. 97225
Ford Motor Credit Company, 1618 S.W. First Avenue #213, 97201
Household Finance Corporation II
10116 S.E. Washington 97216
832 N.E. Broadway, PO Box 12022 97212
Lockhart Financial Services, 1926 N.E. Sandy Blvd. 97232
Mellon Financial Services Corporation
3815 N.E. Tillamook Street 97212
4279 S.E. 82nd Avenue, PO Box 06073 97206
9955 S.E. Washington 97216
Norwest Financial System Oregon, Inc., 615 S.E. 162nd Avenue 97233
Reliable Credit Association, Inc., 1195 S.E. Powell Blvd., PO Box 42205 97242
Security Pacific Finance Corp., 8305 S.E. Monterey Avenue 97266
The Mortgage Exchange, Inc., 5200 S.W. Macadam Avenue 97201
Transamerica Financial Services
525 N.E. Multnomah Street, Suite 1055, 97232
6443 S.W. Beaverton Hillsdale Hwy. 97221
7361 N.E. Halsey, Suite 211, 97213
United Finance Co., 515 E. Burnside Street 97214
United Finance Co. (Gateway Branch), 1424 N.E. 102nd Avenue 97220
Universal Financial Services, Inc., 5600 N.E. Glisan St., PO Box 13128 97213
U.S. Creditcorp, 235 N.E. 122nd Avenue 97230

REDMOND

Community Financial Services, 357 S. 6th Street 97756
U.S. Creditcorp, 1655 S.W. Odem Medo 97756

ROSEBURG

Household Finance Corporation II, 1350-62 North Stephens Street 97470
Mellon Financial Services Corporation, 423 S.E. Jackson 97470
Transamerica Financial Services, 34 Garden Valley Shopping Center 97470
United Finance Co. (Roseburg Branch), 729 S.E. Washington Street, PO Box 1285 97470

SALEM

Aetna Finance Company dba ITT Financial Services, 982 Lancaster Drive N.E. 97301
Associates Financial Services Company of Oregon, Inc., 3000 Market Plaza N.E. #150, PO Box 7497 97303
BarclaysAmerican/Financial, Inc.
455 High Street N.E., PO Box 2265 97308
2655 Commercial Street S.E., PO Box 3035 97302
Beneficial Oregon Inc. dba Beneficial Mortgage Co., 1993 Lancaster Drive N.E. 97305
Credithrift of America, Inc., No. 5, 588 Chemeketa Street N.E. 97301
Finance One of Oregon, Inc., 395 State Street 97301
Household Finance Corporation II, 3000 Market Street N.E., Suite 110, 97303
Mellon Financial Services Corporation, 342 Capitol Street N.E. 97301
Norwest Financial System Oregon, Inc., 3708 Center Street N.E. 97301
Reliable Credit Association, Inc., 3000 Market Street Plaza 97301
Transamerica Financial Services, 530 Center Street N.E., PO Box 2111 97308
United Finance Co. (Salem Branch), 654 Lancaster Drive N.E., PO Box 12305 97309
U.S. Creditcorp, 856 Lancaster Drive S.E. 97302

SALT LAKE CITY, UTAH

American Express TRS Company Inc., 4315 South 2700 West 84184

SEASIDE

United Finance Co. (Seaside Branch), 314 Avenue "A", PO Box 87 97138

SPRINGFIELD

Beneficial Oregon Inc. dba Beneficial Mortgage Co., 444 Main Street 97477
Brandt Financial Services, Inc., 806-A North "A" Street, PO Box 1352 97477

THE DALLES

Credithrift of America, Inc., No. 2, 1254 West Sixth 97058
Transamerica Financial Services, 700 Union Street 97058

TIGARD

Aetna Finance Company dba ITT Financial Services, 11945 S.W. Pacific Highway #245 97219
United Finance Co. (Tigard Branch), 12202 S.W. Main Street, PO Box 23155 97223

WOODBURN

Western Finance Co. of Woodburn, 563 Front Street 97071

CONSUMER FINANCE LICENSEES

The following licenses were issued during 1985:

Triangle Financial Service Corp. abn Community Financial Services ..... April 5, 1985
111 Oak Street, #5, Hood River, OR

American Express Travel Related Services Company, Inc. ..... April 24, 1985
4315 South 2700 West, Salt Lake City, UT

American Express Travel Related Services Company, Inc. ..... April 24, 1985
777 American Expressway, Fort Lauderdale, FL

Aetna Finance Company dba ITT Financial Services ..... May 15, 1985
11945 SW Pacific Highway, #245, Tigard, OR

C.I.T. Corporation ..... June 6, 1985
975 Oak Street, Suite 330, Eugene, OR

C.I.T. Corporation ..... June 6, 1985
1600 SW Fourth Avenue, Suite 655, Portland, OR

Aetna Finance Company dba ITT Financial Services ..... July 15, 1985
1011 Valley River Way, #110, Eugene, OR

Credithrift of America, Inc. ..... September 3, 1985
1503 NE 122nd Blvd., Portland, OR

Credithrift of America, Inc. ..... September 3, 1985
20 East 18th Avenue, Eugene, OR

Credithrift of America, Inc. ..... September 3, 1985
640 High St. NE, Salem, OR

The following licenses were surrendered during 1985:

Simmons Credit Company ..... January 1, 1985
1023 NE Union Ave., Portland, OR

US Creditcorp ..... January 31, 1985
One Main Place, 101 SW Main, Suite 275, Portland, OR

Rainier Equipment Finance, Inc. ..... February 28, 1985
1244 Walnut Street, Eugene, OR

Rainier Equipment Finance, Inc. ..... February 28, 1985
5331 SW Macadam Ave., Rm. 230, Portland, OR

Lake Oswego Credit Corp. ..... April 3, 1985
16269 SW Bryant Road, Lake Oswego, OR

Aetna Finance Copmpany, dba ITT Financial Services ..... June 18, 1985
10101 SW Barbur Blvd., Portland, OR

Associates Financial Services Company of Oregon, Inc. ..... June 28, 1985
13975 SW Pacific Highway, Tigard, OR

Capital Finance & Investment ..... July 17, 1985
306 E. Main Street, Talent, OR

Old National Financial Services, Inc. ..... July 29, 1985
5531 SW Macadam, Portland, OR

Aetna Finance Company dba ITT Financial Services ..... July 29, 1985
2045 East Burnside, Gresham, OR

Aetna Finance Company dba ITT Financial Services ..... August 9, 1985
2910 Santiam Highway, Albany, OR

Apex Finance Company ..... August 16, 1985
516 East 2nd St., The Dalles, OR

Commerercial Credit Company ..... September 3, 1985
1503 NE 122nd Blvd., Portland, OR

Commercial Credit Company ..... September 3, 1985
20 East 18th Avenue, Eugene

Commercial Credit Company ..... September 3, 1985
640 High St. NE, Salem, OR

Northwest Industrial Loan Co. ..... September 16, 1985
107 Oakway Mall, Suite H, Eugene, OR

Credithrift of America, Inc. ..... October 21, 1985
640 High Street NE, Salem, OR

Credithrift of America, Inc. ..... November 22, 1985
8383 NE Sandy Blvd., Portland, OR

City Consumer Services, Inc. ..... December 9, 1985
Pioneer Square, 1235 NE Division, Gresham, OR

Credithrift of America, Inc. ..... December 31, 1985
20 East 18th Avenue, Eugene, OR

Aetna Finance Company dba ITT Financial Services ..... December 31, 1985
5507 East Main Street, Springfield, OR

Changes in name or location by licensees during 1985:

From	*To*	*Date*
AETNA FINANCE COMPANY 2910 Santiam Hwy. Albany, OR 2043 East Burnside Gresham, OR 2640 Barnett Road Medford, OR 1730 Southwest Court Pendleton, OR 8201 SE Powell, Suite D Portland, OR 10101 SW Barbur Boulevard Portland, OR 10412 82nd Avenue S.E. Portland, OR 928 Lancaster Drive NE Salem, OR 5507 East Main Street Springfield, OR	AETNA FIANCE COMPANY dba ITT FINANCIAL SERVICES 2910 Santiam Hwy. Albany, OR 2043 East Burnside Gresham, OR 2640 Barnett Road Medford, OR 1730 Southwest Court Pendleton, OR 8201 SE Powell, Suite D Portland, OR 10101 SW Barbur Boulevard Portland, OR 10412 S.E. 82nd Avenue Portland, OR 928 Lancaster Drive NE Salem, OR 5507 East Main Street Springfield, OR	January 1, 1985
HOUSEHOLD FINANCE CORPORATION Suite 1203, 2865 Southwest Cedar Hills Blvd. Beaverton, OR 16246 SE 82nd Drive Clackamas, OR 598 North Broadway Coos Bay, OR 290 Valley River Shopping Center Eugene, OR 111 East Main Street Medford, OR 1904 SW Court Street Pendleton, OR 832 NE Broadway Portland, OR 10116 SE Washington Portland, OR 1350-62 North Stephens Street Roseburg, OR 3000 Market Street NE, Suite 110 Salem, OR	HOUSEHOLD FINANCE CORPORATION II Suite 1203, 2865 Southwest Cedar Hills Blvd. Beaverton, OR 16246 SE 82nd Drive Clackamas, OR 598 North Broadway Coos Bay, OR 290 Valley River Shopping Center Eugene, OR 111 East Main Street Medford, OR 1904 SW Court Street Pendleton, OR 832 NE Broadway Portland, OR 10116 SE Washington Portland, OR 1350-62 North Stephens Street Roseburg, OR 3000 Market Street NE, Suite 110 Salem, OR	January 1, 1985
UNITED FINANCE CO. BEAVERTON 10095 SW Beaverton-Hillsdale Hwy. PO Box 305 Beaverton, OR 97005	UNITED FINANCE CO. (BEAVERTON BRANCH) 10095 SW Beaverton-Hillsdale Hwy. PO Box 305 Beaverton, OR 97005	January 1, 1985
UNITED FINANCE CO. EUGENE 285 Valley River Center Eugene, OR 97401	UNITED FINANCE CO. (EUGENE BRANCH) 313 Goodpasture Is. Rd. Eugene, OR 97401	January 1, 1985
UNITED FINANCE CO. GLADSTONE 18431 SE McLoughlin Blvd. PO Box 218 Gladstone, OR 97027	UNITED FINANCE CO. (GLADSTONE BRANCH) 18431 SE McLoughlin Blvd. PO Box 218 Gladstone, OR 97027	January 1, 1985
UNITED FINANCE CO. GRANTS PASS 1455 NE Sixth Street PO Box 470 Grants Pass, OR 97526	UNITED FINANCE CO. (GRANTS PASS BRANCH) 1455 NE Sixth Street PO Box 470 Grants Pass, OR 97526	January 1, 1985
UNITED FINANCE CO. McMINNVILLE 135 North Baker Street PO Box 565 McMinnville, OR 97128	UNITED FINANCE CO. (McMINNVILLE BRANCH) 135 North Baker Street PO Box 565 McMinnville, OR 97128	January 1, 1985
UNITED FINANCE CO. MEDFORD 2743 North Pacific Highway PO Box 4627 Medford, OR 97501	UNITED FINANCE CO. (MEDFORD BRANCH) 2743 North Pacific Highway PO Box 4627 Medford, OR 97501	January 1, 1985

Changes in name or location by licensees during 1985:

From	*To*	*Date*
UNITED FINANCE CO. GATEWAY 1424 NE 102nd Avenue Portland, OR 97220	UNITED FINANCE CO. (GATEWAY BRANCH) 1424 NE 102nd Avenue Portland, OR 97220	January 1, 1985
UNITED FINANCE CO. ROSEBURG 729 SE Washington Street PO Box 1285 Roseburg, OR 97470	UNITED FINANCE CO. (ROSEBURG BRANCH) 729 SE Washington Street PO Box 1285 Roseburg, OR 97470	January 1, 1985
UNITED FINANCE CO. SALEM 654 Lancaster Drive NE PO Box 12305 Salem, OR 97309	UNITED FINANCE CO. (SALEM BRANCH) 654 Lancaster Drive NE PO Box 12305 Salem, OR 97309	January 1, 1985
UNITED FINANCE CO. OF SEASIDE 314 Avenue A PO Box 87 Seaside, OR 97138	UNITED FINANCE CO. (SEASIDE BRANCH) 314 Avenue A PO Box 87 Seaside, OR 97318	January 1, 1985
UNITED FINANCE CO. OF TIGARD 12202 SW Main Street PO Box 23155 Tigard, OR 97223	UNITED FINANCE CO. (TIGARD BRANCH) 12202 SW Main Street PO Box 23155 Tigard, OR 97223	January 1, 1985
BARCLAYSAMERICAN/FINANCIAL, INC. 1932 First St. Baker, OR	BARCLAYSAMERICAN/FINANCIAL, INC. 1834 Main St. Baker, OR	February 28, 1985
CITY CONSUMER SERVICES, INC. 3827 SW Hall Blvd. Beaverton, OR	CITY CONSUMER SERVICES, INC. 12655 SW Center, Suite 460 Beaverton, OR	March 8, 1985
U.S. CREDITCORP 259 Barnett Road, Suite 1 Medford, OR	U.S. CREDITCORP 1050 Crater Lake Avenue, Suite A Medford, OR	April 1, 1985
CITICORP PERSON-TO-PERSON FINANCIAL CENTER 111 SW Columbia Portland, OR	CITICORP PERSON-TO-PERSON FINANCIAL CENTER 10725 SW Barbur Blvd., Suite 100 Portland, OR	April 30, 1985
EXPRESS CREDITCORP 1679 Willamette St. Eugene, OR	EXPRESS CREDITCORP 190 East 11th Avenue Eugene, OR	June 1, 1985
BENEFICIAL OREGON, INC. dba BENEFICIAL MORTGAGE CO. 809 Wall Street Bend, OR	BENEFICIAL OREGON, INC. dba BENEFICIAL MORTGAGE CO. 818 NW Wall Street Bend, OR	July 1, 1985
EXPRESS CREDITCORP 190 East 11th Avenue Eugene, OR	EXPRESS CREDITCORP 1679 Willamette St. Eugene, OR	September 10, 1985
BARCLAYSAMERICAN/FINANCIAL, INC. 1159 SW Fourth Ave. Ontario, OR	BARCLAYSAMERICAN/FINANCIAL, INC. 1457 SW Fourth Ave. Ontario, OR	September 20, 1985
BENEFICIAL OREGON, INC. dba BENEFICIAL MORTGAGE CO. 2645 Cedar Hills Blvd. Beaverton, OR	BENEFICIAL OREGON, INC. dba BENEFICIAL MORTGAGE CO. 3671 SW Hall Blvd. Beaverton, OR	November 21, 1985
AETNA FINANCE COMPANY dba ITT FINANCIAL SERVICES 1011 Valley River Way, #110 Eugene, OR	AETNA FINANCE COMPANY dba ITT FINANCIAL SERVICES 1011 Valley River Way, #105 Eugene, OR	November 21, 1985
ASSOCIATES FINANCIAL SERVICES CO. OF OREGON, INC. 237 E. Main St. Medford, OR	ASSOCIATES FINANCIAL SERVICES CO. OF OREGON, INC. 259 Barnett Road, Suite J Medford, OR	December 13, 1985

CONSUMER FINANCE LICENSEES
SUMMARY OF CONSOLIDATED REPORTS
As of December 31, 1985
Number of Licensees—163

ASSETS		
Loans—Consumer Finance Act		$432,114,928
Other receivables		342,117,855
Cash on hand and in banks		5,243,628
Real estate less depreciation		11,606,561
Office equipment and automobiles		1,987,338
Deferred charges		2,581,407
Other consumer finance assets		5,415,805
All other assets (combined)		11,243,928
Total assets		$812,311,450
LIABILITIES AND CAPITAL		
Bank Debt		$170,259,872
Debentures or Public Debt		53,330,610
Other Liabilities		452,549,997
Reserve for Bad Debts:		
Loan Reserves for Prior Year	$17,383,568	
Additions from Undivided Profits	13,003,334	
Recoveries	1,268,832	
Less Losses	14,082,406	
Balance—Reserve for Bad Debts		17,573,328
Capital (if corporation)	22,559,849	
Surplus and Undivided Profits	88,500,008	
Capital Reserves	7,537,786	
Total Capital		118,597,643
Total Liabilities and Capital		$812,311,450

CONSUMER FINANCE LICENSEES
SUMMARY OF CONSOLIDATED STATEMENTS
OF INCOME AND EXPENSE

For Period from January 1, 1985 to December 31, 1985

Number of Licensees—163

Income:	
Interest on consumer finance loans	$ 77,623,594
Interest on other receivables	43,747,836
Collections on loans	360,254
Collections on other receivables	179,443
Other income	14,468,563
Total Income	$136,379,690
Expenses:	
Advertising	$ 2,462,404
Auditing	191,813
Bad Debts:	
Bad debts charged off to expense	5,384,373
Addition to reserve for bad debts	[illegible],763
Depreciation	547,012
Insurance and fidelity bonds	273,151
Legal fees	842,297
Postage and express	491,149
Printing, stationery and supplies	869,075
Rent, light, heat and janitor	3,149,624
Salaries	15,106,199
Supervision and administration	6,951,776
Income taxes	4,760,605
All other taxes and license fees	1,047,144
Telephone and telegraph	1,806,680
Travel and automobile expense	643,283
Other expenses	10,980,070
Total expenses—excluding interest	$ 65,371,418
Net earnings before interest paid	71,008,272
Less: Interest paid on borrowed money	68,772,441
Net earnings after interest paid	$ 2,235,831

ANALYSIS OF LOANS UNDER CONSUMER FINANCE ACT

For Period from January 1, 1985 to December 31, 1985

	Number of Accounts	Per Cent of Total	Amount	Per Cent of Total
Total loans outstanding on December 31, 1984	77,278		$407,408,125	
Loans made during the period:				
(a) Loans of $500 or less	7,687	11.06	$ 2,174,969	.96
(b) Loans of $500.01 to $1,000	13,165	18.95	9,605,821	4.26
(c) Loans of $1,000.01 to $2,000	19,754	28.43	28,524,913	12.65
(d) Loans of $2,000.01 to $3,000	13,088	18.84	32,352,184	14.35
(e) Loans of $3,000.01 to $4,000	6,175	8.89	21,282,815	9.44
(f) Loans of $4,000.01 to $5,000	2,534	3.65	11,209,262	4.97
(g) Loans of $5,000.01 to $10,000	3,114	4.48	21,516,974	9.54
(h) Loans of $10,000.01 to $15,000	1,109	1.60	13,770,689	6.11
(i) Loans of $15,000.01 to $20,000	948	1.36	17,533,961	7.78
(j) Loans of $20,000.01 to $25,000	577	0.83	12,940,257	5.74
(k) Loans of $25,000.01 to $30,000	415	0.60	11,430,030	5.07
(l) Loans of $30,000.01 to $35,000	273	0.39	8,907,577	3.95
(m) Loans of $35,000.01 to $40,000	203	0.29	7,638,121	3.39
(n) Loans of $40,000.01 to $45,000	129	0.19	5,582,760	2.48
(o) Loans of $45,000.01 and above	315	0.45	20,977,402	9.30
Total of loans made	69,486	100.00	$225,447,735	100.00
Loan balances purchased	7,476		$ 43,584,488	
Loan balances sold during year	7,373		$ 56,068,302	
Loan balances charged off	4,193		$ 11,005,119	
Collections of principal			$177,251,999	
Total loans outstanding on December 31, 1985	91,346		$432,114,928	

ANALYSIS BY TYPE OF SECURITY

	Number of Accounts	Per Cent of Total	Amount	Per Cent of Total
Loans made during the period based in whole or in larger part on:				
(a) Automobiles	12,532	18.04	$ 31,067,498	13.78
(b) Household goods	10,235	14.73	18,897,252	8.38
(c) Autos and household goods	5,954	8.57	16,217,107	7.19
(d) Mobile homes	186	0.27	1,583,151	0.70
(e) Other chattels	2,997	4.31	9,405,806	4.17
(f) Real estate	4,874	7.01	98,267,125	43.59
(g) Unsecured notes	29,754	42.82	43,961,211	19.50
(h) Comakers, endorsers or guarantors	555	0.80	649,214	0.29
(i) Other	2,399	3.45	5,399,371	2.39
Total of loans made	69,486	100.00	$225,447,735	100.00

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